SYNAPTIC CLIENT CARE

Client Care Desktop

Contract Enquiry User Guide

(4.3.2 including import function)

CAPITA

Contents

CAPITA

1. Introduction

Electronic valuations (sometimes called Contract Enquiries or real-time valuations), allow a user, via their back office system, to obtain up to the minute valuations from product providers. By avoiding the need to contact the provider direct, users can save a significant amount of time and resource by simply exchanging data electronically.

Contract Enquiry enables electronic updates of funds and units from the product provider's database directly into your back office system, Client Care Desktop (CCD). A message is sent from your system to the provider that contains the contract details you wish to enquire about. A message is sent back from the provider supplying the details the message requested. For most providers this is the current assets that the contract is investing in and the number of units held (allocation) as well as the current price of those units. Some providers are also able to deliver additional details, such as transfer and surrender value, and where available these are used to update the holding record within CCD.

If the message you send to the provider is incomplete or inaccurate (for example if there is a mismatch with the data you have sent to the provider and the information they hold on their system) a failure message will be returned detailing the issue. It is therefore vitally important that the data you hold in CCD is accurate, as without the correct name of the client, the correct policy number or an accurate date of birth and National Insurance number (in some cases) the message will fail.

An added bonus is also the availability of the service, as most providers will offer the service outside of normal business hours, seven days a week, allowing the user to service their clients at times convenient to them. Servicing hours vary dependant on the provider.

The information requested and the message received has been defined by the Origo Standards committee to insure both quality and consistency of data.

1.1 Contract Enquiry within CCD

Although automated valuations have been available from a number of product providers for some time, CCD offers users three essential differences; Scheduled valuations, Batch processing of valuations and the ability to import valuations via a spreadsheet where automatic contract enquiry is not available.

Scheduled valuations can be set up so that valuations are obtained in advance of regular client reviews or to meet regular valuation commitments. The scheduling facility is easy to use and accommodates differing periods between valuations. In short, the system does the job of determining when valuations are required and each day presents a batch of cases that need to be updated. And that's where batch processing comes in.

Batch processing avoids the need for users to process valuations electronically on an individual basis. CCD processes the batch of valuations, and provides real time feedback to the user about progress, success and valuation failure. All of this is done 'in the background' and via a separate software 'window' which allows users to continue with their work, unaffected by the processing of what could be thousands of valuation updates. When all valuations in the batch have been successfully completed, the user is alerted and invited to complete the update so that the client's files are updated. Any errors are summarised and can be printed so that investigation can be undertaken to rectify the problems.

Spreadsheet import allows users to add valuations and funds to a contract set up in CCD. The spreadsheet is imported into CCD and the information is then handled in CCD as for any other Contract Enquiry. This is useful for Providers that have not yet implemented Contract Enquiry but who make full details of all contracts held by an IFA in either Excel or CSV format available via their extranet.

Spreadsheet import can also be used for model portfolios that are rebalanced by Discretionary Fund Managers. Users will only need to add the funds for each model portfolio once and then copy and paste the portfolio for each contract onto the spreadsheet and import. This will save a considerable amount of time, especially when the DFMs rebalance on a regular basis.

Coupled with the ability to produce individual Contract Enquiry requests on demand, these solutions offer users the ability to really take control of the automated valuations and decide when they wish to receive the information.

2. Initial Setup

In order to take advantage of the Contract Enquiry functionality, a number of steps must first be completed before the service can be activated.

2.1 Agency Information

Before a user can register for Contract Enquiry services with providers, they must have the correct agency numbers ready in order to complete the provider's registration details. Incorrect agency records will mean that users will not be permitted to request and receive Contract Enquiry messages.

You should contact the provider direct to ensure you understand their policy regarding agency numbers if you are:

- A network member and submit business under the network's agency rather than your own
- You have more than one agency number for a single product provider
- You have more than one registered company (set up as locations) on a single CCD database

This is important otherwise you could go through the whole process of setting up the service only to find that you are unable to use it due to your agency structure. Consolidation of agencies is sometimes the only way to ensure that you are able to use Contract Enquiry with some providers and this is outside of Capita Financial Software's control. Please discuss this with your provider representative if you are in any way unclear.

2.2 Unipass Digital Certificates

In order to gain access to secure information on the internet, many providers will issue a username and password normally obtained from their IFA extranet site. However, an increasing number of firms require the use of a digital certificate before they will give access to security sensitive information.

Digital certificates provide added security for both the user and the providers sending the secure information. Once a user has their individual certificate registered on their own computer, it can be used multiple times and saves the need for re-registration with a number of firms.

In order to obtain a digital certificate, users must complete a registration form, which details both their own individual information and the firm for which they work. Registration details can be obtained online from https://www.unipass.co.uk/Pages/Home.aspx or by calling 0871 22 12345. Once a firm is registered with Unipass, individuals can make requests for digital certificates to be issued. Unipass will confirm the identity of the individual and confirm that permission may be granted by contacting a member of the firm. Once the confirmation has been completed the individual certificate will be issued.

Unipass has been created specifically for financial advisers and is a free service controlled by Origo Secure Internet Services (OSIS). The digital certificate gives each user a unique online identity.

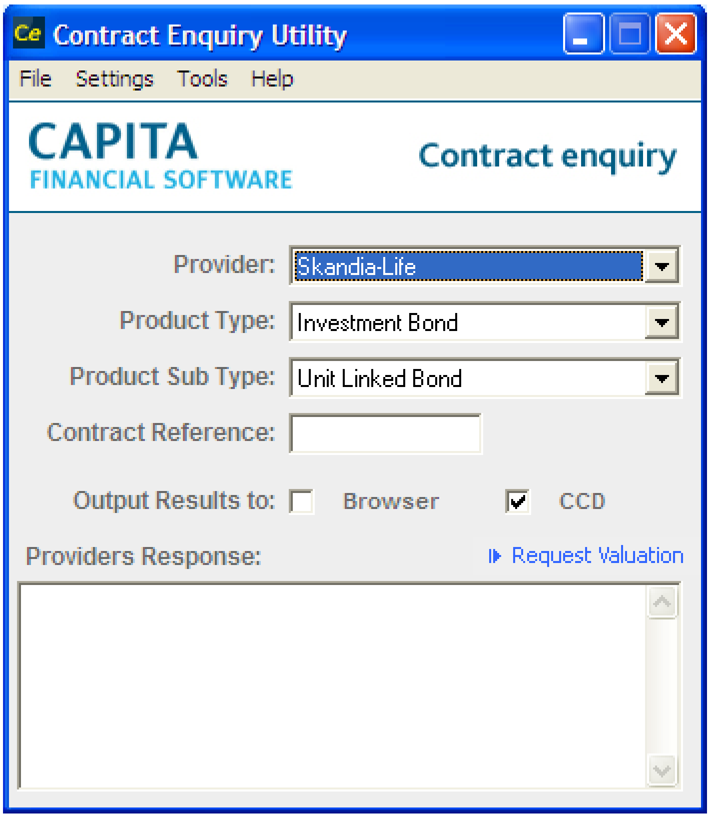
The certificates are unique to each machine, therefore if more than one user needs to access Contract Enquiry, then they will each need to register their machine with a digital certificate (if they are using those companies that require a digital certificate).

CAPITA

2.3 Contract Enquiry setup within CCD

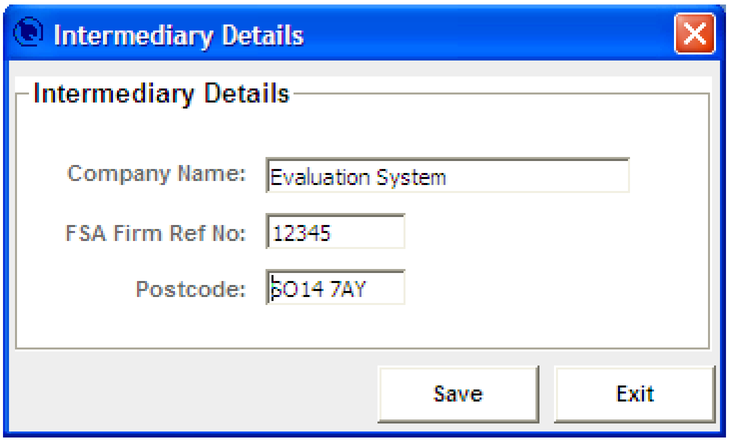
From your task bar tray, double click on the 'Ce' shortcut icon.

This will display the Quay Contract Enquiry Utility screen.



2.3.1 Intermediary Details

Click on the settings menu and select intermediary details. This loads the screen shown below.



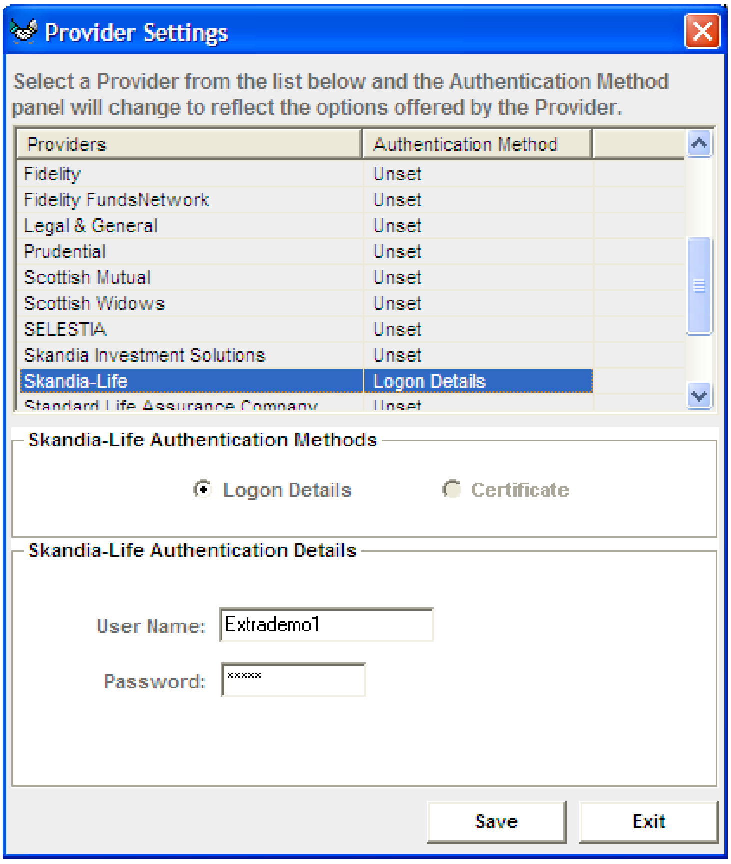
Please complete the details requested and enter the firm's FSA Firm Reference Number (FRN).

If you have more than one registered company on a single CCD database it is worth discussing this with the provider you wish to work with, as it may not be possible to use Contract Enquiry in this instance.

CAPITA

2.3.2 Provider Details

Click on the settings menu and select provider settings. From this window each of the individual providers can be registered.



Providers that are live with Capita Financial Software will appear in the list and when selected will display the credentials required in order to sign up for the appropriate provider.

Typically this will mean that the user will either have to complete the username and password or select the Digital Certificate that is required (some providers allow users to choose). See section 3, Provider registration, for full details.

2.3.3 Proxy Server

If a user is accessing the internet via a proxy server, then the information about the server must be entered under the proxy server area within the settings menu.

2.3.4 Digital Certificate

In order to check the digital certificates loaded on each machine users can access the certificate browser via the tools menu within the Contract Enquiry Utility screen. The browser displays details of all of the certificates currently loaded.

3. Provider Registration

Once the initial setup has been completed, the next step is to register with each product provider.

Registration details differ for each provider. Some will only require one individual to register on behalf of their firm, whereas others require each individual user to register. The majority of applications can be completed online and access granted within the same day, although some firms will post the access details.

This section provides a summary of the providers currently supported and details the registration requirements and information for each provider.

CAPITA

3.1 Provider Overview Table

This grid provides an overview of the current Contract Enquiry providers and messages supported.

Contract Enquiry providers	Products areas	Individual or bulk	Min. CCD version	Fund codes used	Provider codes supported
Aegon	Pensions Bonds	Individual	3.2 3.3.3	Provider specific	ASEQ, SCEI, SCEQ
Aviva	Pensions Bonds	Individual	3.3.3 3.3.3	Provider specific	NOUH, NOUI, NOUL
AXA Wealth (Winterthur)	Bonds	Individual	4.x	MEXID Provider specific	AXWE, WILI, WFPL, WINL
Canada Life	Pensions/Bonds Endowments	Individual	4.x	SEDOL Provider specific	CANL
Clerical Medical	Pensions Bonds	Individual	3.2 3.3.2	SEDOL MEXID	CLME, CLMI
Cofunds	All fund information	Bulk Individual	3.2 4.x	MEXID	COFU
Fidelity	All fund information	Individual	3.3	SEDOL Provider specific	FIDC, FIDE, FIDL, FLF
Fidelity FundsNetwork	All fund information	Individual	3.3.2	SEDOL Provider specific	FIFU
Friends Life (AXA Heritage)	Pensions Bonds	Individual	3.2 3.3.2	Provider specific	AXAG, AXSU, FRLI
Friends Provident	Pensions Bonds	Individual	3.3 3.3.2	Provider specific	FPAM, FRPI, FRPR
Legal & General	Pensions Bonds	Individual	3.3.3 3.3.3	SEDOL Provider specific	LEGE
Old Mutual Wealth Platform (Skandia Investment Solutions)	All fund information	Individual	4.x	SEDOL MEXID	OMWE, SELE SMFL, OMWL SEIL, SLPL
Old Mutual Wealth (Skandia)	Pensions Bonds	Individual	3.2 3.3.2	SEDOL Provider specific	ROSK, SIML, SKAN, SKLA
Prudential	Pensions Bonds	Individual	3.3 3.3.2	Provider specific	PRBA, PRUD, PRUI
Scottish Mutual (Phoenix Life)	Bonds	Individual	3.2	SEDOL MEXID	SCMI, SCMP, SCMU
Scottish Widows	Pensions Bonds	Individual	4.x	SEDOL Provider specific	SCOW, SCWI
Standard Life	Pensions/Bonds Wraps	Individual	3.3.2 4.2 (Wraps)	Provider specific	STAL, STLB, STLH, STLI
Transact	All fund information	Bulk	3.3	SEDOL	TRAN
Zurich (includes Allied Dunbar, Eagle Star and Sterling Assurance)	Pensions Bonds	Individual	3.3.3 3.3.3	Provider specific SEDOL	ZUIN, ZURI, SISM, STAS, EAST, ALDU

CAPITA

3.2 Aegon

Support contact	08456 100001	
Web address	www.aegonse.co.uk	
Accessibility	Unipass certificate	
Registration details	Auto registration process that registers the whole firm the first time anybody from that firm uses the service	
Products supported	Individual pensions Group pensions Investment bonds	
Service availability	24 hours	
Contract number format	Aegon contract numbers consist of 7 digits. The Aegon system will cope with various prefixes, ignoring leading zeroes, spaces and the character group 'UP/'. In these instances the contract will be valued and the contract number returned will match that supplied.	
Valuation types supported	Current for pensions	Current and surrender for bonds
Fund codes returned	Provider specific	

CAPITA

3.3 Aviva

Support contact	0845 309 3999 (available 08:30 – 17:30 Monday to Friday) ecsd@aviva.co.uk
Web address	www.aviva.co.uk/adviser
Accessibility	Online Account Number (OAN) and Password (PIN)
Registration details	To begin receiving automated valuations you must have registered for an Online Account Number (OAN) on the Aviva for Advisers site. If you are using a UNIPASS digital certificate this must also be registered with Aviva. **Registering for a Aviva Online Account Number (OAN)** • Go to www.aviva.co.uk/adviser • Click 'Register', Click 'Register as an Intermediary' • Complete user details requested on-screen. If you require help with the form or your Aviva agency code please contact our Agency Team on 0845 9000 819. Click on 'Next' and you will be invited to review the details you have input. • If you are satisfied with what you see, select the tick box to agree and then click 'submit'. (Should you wish to change anything, you can do this by clicking on 'make changes' next to the section you wish to amend.) • Your registration is now complete and you will see a thank you note displayed. Aviva will contact you shortly by post, usually within two working days, to confirm that your account has been activated. **Linking your UNIPASS with Aviva** • Go to www.aviva.co.uk/adviser • On the home page click 'Log in' on the top right. • Click 'Unipass Login' • Select your Unipass if you have more than one then click 'OK'. • Enter in your OAN & PIN • Click 'Next' • You are now linked up
Products supported	Individual and group pensions Investment bonds
Service availability	07:30 – 20:00 Monday to Friday, 08:00 – 16:00 Saturday
Contract number format	nnnnnnnxx – a 7 numeric characters with a 2 alpha character suffix xxnnnnnnnn – a 2 alpha character prefix with 8 numeric characters The policy number should not contain spaces or /- characters. No pension scheme numbers, the service uses the member policy number.
Valuation types supported	Current and transfer for pensions — Current and surrender for bonds
Fund codes returned	Provider specific
Notes	The OAN is initially only linked to one agency code. If this is a 'master' agency code, full access will be granted. If any 'sub' agency code is used at registration, users will only have access to contracts written through that agency code. See Appendix A for further details.

3.4 AXA Wealth (Previously Winterthur)

Support contact	0845 129 9993
Web address	www.axawealth.co.uk/
Registration details	Please login to the adviser area on the AXA Wealth website and follow the steps below. If you are currently registered to use AXA Wealth's range of online adviser services, you will already have the necessary username and password set up on your back office system. However, there are a few further steps which you need to complete before you are able to use this service for the first time. 1. Sign and return our terms of business form 2. Accept our online terms and conditions 3. Change your password (if you registered to the site more than 90 days ago) 4. Input your AXA Wealth login details into your back office system and follow the instructions Once these steps have been completed, you will be able to access the valuation service.
Accessibility	Username and password
Products supported	Pensions and bonds
Service availability	08:00 – 22:00 Monday to Saturday 10:00 – 16:00 Sunday
Contract number format	All policy numbers are 6 digits
Valuation types supported	Current
Fund codes returned	Provider specific

CAPITA

3.5 Canada Life

Support contact	0845 365 3456 (available 09:00 – 17:00 Monday to Friday)	
Web address	http://www.canadalife.co.uk/ifa	
Accessibility	Unipass certificate	
Registration details	To register your UNIPASS with Canada Life & Canada Life International, go to: http://www.canadalife.co.uk/ifa Click on '**Log in or Register**' seen in red font in the top right hand corner of the home page. Under **'First Time User'** click **'Register with Unipass'** Read and accept the '**Terms and Conditions**' The system will pull through your details from your UNIPASS certificate. You will need to complete the online registration form and select '**Submit**'. Once you have done this – a member of our Portal Support Team or your Central Administrator will contact you to finalise your registration request.	
Products supported	Bonds Pensions Endowments	
Service availability	07:00 - 24:00 (GMT) Monday to Sunday	
Contract number format	Please note examples of policy number variations below: - • *ANNNNNNN* • *ANNNNNN* • *NNNNNNN* A = Alphanumeric Character N = Numeric Character	
Valuation types supported	Current and transfer for pensions	Current and surrender for bonds and endowments
Fund codes returned	SEDOL where available. If the fund does not have a SEDOL code, a provider specific code will be returned.	
Notes	If you have already registered your Unipass certificate on the Canada Life Adviser zone, there is no need to register again but do ensure roles & agency numbers have been properly applied to your profile by your Administrator to ensure successful valuation requests.	

CAPITA

3.6 Clerical Medical

Support contact	0845 609 2233 option 2 (available 08:30 - 17.30 Monday to Friday)	
Web address	www.scottishwidows.co.uk/extranet	
Accessibility	Unipass certificate or username and password	
Registration details	You need to set up terms of business with Clerical Medical before you can register for e-Services. The easiest way to register for our e-Services is with a Unipass Digital Certificate. **1.** Go to www.unipass.co.uk and click on 'Apply now'. It will only take a few minutes to apply and your new Unipass certificate is usually available within 1-2 working days. **2.** Once you get your Unipass or if you already have a Unipass certificate, you just need to register via our website http://www.scottishwidows.co.uk/extranet/servicing/login_register.html. Click on 'register' under Clerical Medical and then 'Register your Unipass with us'. You'll need to accept our terms and conditions and answer a couple of questions to register your certificate with us and access our e-Services. We recommend registering for our e-Services with Unipass; it's safe, secure and easy to use. If you'd prefer not to use Unipass, you can still create a username and password to access our e-Services. To do this, read and accept our terms & conditions and follow the simple on screen instructions. You'll then need to complete and return our e-Services registration form to register	
Products supported	Clerical Medical Buy-Out Plan Discounted Gift & Income Bond Distribution Bond Flexible Bond Flexible Growth Bond Free-Standing AVC High Growth Bond Individual Buy-Out Plan Individual Pension Plan Individual Stakeholder Plan	Investment Bond Investment Portfolio Pension Transfer Account Personal Pension Account Personal Pension Life Assurance Personal Pension Plan Retirement Enhancer Account Section 32 Plan With-Profits Bond
Service availability	24 hours	
Contract number format	Bond or pension products will be A seven digit number (i.e. 1234567) or A seven digit number with a trailing check character (i.e. 1234567A) or A check character prefix followed by a seven digit number (i.e. N1234567) Bond policies could also be in the following format: BNDC prefix followed by a 6 digit number (i.e. BNDC123456) or BNDC prefix followed by a 6 digit number a forward slash and 6 digit segment number, note the segment number must be specified for certain types of policy (i.e. BNDC123456/001100)	
Valuation types supported	Current and transfer for pensions	Current and surrender for bonds
Fund codes returned	MEXID SEDOL	

3.7 Cofunds

Individual download

Support contact	integration@cofunds.co.uk (available 09:00 – 17:00 Monday to Friday)
Web address	www.cofunds.co.uk
Accessibility	Cofunds digital certificate
Registration details	Please visit http://www.cofunds.co.uk/AboutUs/RegisterIntermediary.aspx if you are not currently registered to use Cofunds. To set up Individual client valuations, please send an email to integration@cofunds.co.uk.
Products supported	All funds that are registered on the Cofunds platform are supported via Contract Enquiry
Service availability	24 hours
Portfolio reference number format	This is an 8 digit number – contact Integration@Cofunds.co.uk for details of how to locate the number
Valuation types supported	Current
Fund codes returned	MEXID

Bulk download

Support contact	integration@cofunds.co.uk (available 09:00 – 17:00 Monday to Friday)
Web address	www.cofunds.co.uk
Accessibility	Username and password
Registration details	Please visit http://www.cofunds.co.uk/AboutUs/RegisterIntermediary.aspx if you are not currently registered to use Cofunds. To set up the Bulk Valuations feed, email integration@cofunds.co.uk.
Products supported	All products that are registered on the Cofunds platform are supported via the bulk valuations feed
Service availability	24 hours
Portfolio reference number format	This is an 8 digit number – contact Integration@Cofunds.co.uk for details of how to locate the number
Valuation types supported	Current
Fund codes returned	MEXID

3.8 Fidelity / Fidelity FundsNetwork

Support contact	0800 41 41 81	
Web address	www.fidelity.co.uk	
Accessibility	Username and Password	
Registration details	To use this service you will need a Fidelity User ID and PIN, which can be obtained by calling Fidelity on the number above	
Products supported	ISAs Unit trust	OEICs Offshore currency funds
Service availability	08:30 – 18:00 Monday to Friday	
Contract number format	See Appendix B	
Valuation types supported	Current	
Fund codes returned	SEDOL	Providers own

3.9 Friends Life (AXA Heritage)

Support contact	0845 3001946 (available 08:30 – 17:30 Monday to Friday)	
Web address	www.friendslife.co.uk/ifa	
Accessibility	Unipass certificate	
Registration details	To set the service live, you will need a username and password for the Friends Life site. Go to http://www.friendslife.co.uk/ifa and log on to the extranet. You will need to accept the terms and conditions and register for the Contract Enquiry service in this screen. From the home page of the Advisers Extranet, there is a link to Contract Enquiry. This area will provide additional information, including further detail on the plans supported and contract number format.	
Products supported	Individual pensions Investment bonds Guaranteed bonds	
Service availability	08:00 – 20:00 Monday to Friday 08:00 – 16:00 Saturday	
Contract number format	Refer to Friends Life Adviser Extranet – see registration details above	
Valuation types supported	Current and transfer for pensions	Current and surrender for bonds
Fund codes returned	Provider specific	

CAPITA

3.10 Friends Provident

Support contact	0845 6000 670	
Web address	www.friendslife.co.uk/ifa	
Accessibility	Username and password	
Registration details	http://www.friendslife.co.uk/ifa	
Products supported	Individual pensions Investment bonds	Guaranteed bonds
Other useful information	The Friend Provident Bond service covers ALL of Friends Provident bond products and can be accessed using the policy number. The Friend Provident Pension service covers; Individual Personal Pensions (since 1988) Individual Stakeholder/NGP Pensions Group Personal Pensions (since 1988) Group Stakeholder/NGP Pensions	
Service availability	Monday to Friday: Opens between 03:00 – 05:00 Closes between 21:00 – 23:00	Saturday to Sunday: Opens between 02:00 – 04:00 Closes between 17:00 – 20:00
Contract number format	Bonds are valued on their contract number. Pensions are valued on their scheme number and member number (Fxxx/xxxx). Commissions use the same formats so these should be entered in CCD as the contract number.	
Valuation types supported	Current and transfer for pensions	Current and surrender for bonds
Fund codes returned	Provider specific	

CAPITA

3.11 Legal & General

Support contact	0870 050 0274 (available 08:00 – 21:00 Monday to Friday)	
Web address	http://www.legalandgeneral.com/	
Accessibility	Unipass certificate or username and password	
Registration details	To access CE for Legal & General valuations you must first register for IFA Centre at www.legalandgeneral.com/ifacentre , which automatically issues you with a user ID and password. To register, please follow the simple instructions on the home page. You can also access Contract Enquiry by using a Unipass certificate, which must also be registered with Legal & General via IFA Centre. This information will be authenticated with our security systems to check that you have permission to view details of the policy you are enquiring on.	
Products supported	Personal Pension Plan Group Personal Pension Stakeholder Pension Plan Self-Invested Personal Pension Plan Personal Investment Pension Plan Self Employed Plan Free Standing AVC Buy Out Plan (Section 32) Company Pension Plan Group AVC	With Profits Income Bond With Profits Bond With Profits Growth Bond Investment Bond Money Market Bond Capital Investment Portfolio Capital Conversion Plan Inherit Protect & Income Plan Distribution Bond – Guarantee Single Premium Investment Plan
Service availability	08:00 – 21:00 Monday to Friday	
Contract number format	Pensions: 1234567890 (10 Digits) UP1234567 (UP followed by 7 digits without any spaces) U 123456 (U followed by 2 spaces and 6 digits)	Bonds: 1234567890 (10 Digits) US1234567 (US followed by 7 digits without any spaces) Using any other format will result in a failed response message 'Contract not found'. Please use uppercase for policy numbers.
Valuation types supported	Current and transfer for pensions	Current and surrender for bonds
Fund codes returned	SEDOL where available for Fund. If the fund does not have a SEDOL code a provider specific code will be returned.	
Notes	Products not available: Executive pension plans Company pension plans with the prefix 'U' Group AVCs with the prefix 'U' Trouble shooting: There may be occasions where you will receive an error message instead of a policy valuation. Legal & General provide a Contract Enquiry Information Guide on their IFA Centre, which contains an area on trouble shooting, providing you with information on why that might have happened and how best to rectify it.	

CAPITA

3.12 Old Mutual Wealth Platform (Skandia Investment Solutions)

Support contact	02380 334411 (Support lines are open during business hours) Ecommerce.helpdesk@omwealth.com
Web address	www.oldmutualwealth.co.uk
Accessibility	Username and password
Registration details	The username for registered Old Mutual Wealth platform users will be the OMW platform Username. The password will be the 'Contract Enquiry Password' which is available from the 'System Admin' section of the Old Mutual Wealth platform. https://platform4.oldmutualwealth.co.uk/eifa_enu/start.swe?SWECmd=Start&SWEHo=platform4.oldmutualwealth.co.uk
Products supported	All Old Mutual Wealth platforms and migrated MultiFUND product types.
Service availability	24 hours
Contract number format	All Old Mutual Wealth platform policies adhere to the following formats: **OMW platform Individual Savings Account** Up to 9 digit numeric value, starting with 1. Format: 100000000 **OMW platform Collective Investment Account** Up to 9 digit numeric value, starting with 1. Format: 100000000 **OMW platform Collective Retirement Account** Up to 9 digit numeric value, starting with 4. Format: 400000000 **OMW platform Onshore Collective Investment Bond** Up to 9 digit numeric value, starting with 3. Format: 300000000 **OMW platform Offshore Collective Investment Bond** Up to 9 digit numeric value, starting with 2. Format: 200000000. This product should be set up in CCD as a standard Investment Bond rather than an Offshore bond. All migrated Old Mutual Wealth MultiFUND policies adhere to the following formats: **Legacy Old Mutual Wealth MultiISA (Mini) policies:** 3 character head type (IMN) Up to 9 digit numeric value Format: IMN000000000 **Legacy Old Mutual Wealth MultiISA (Maxi) policies:** 3 character head type (IMX) Up to 9 digit numeric value Format: IMX000000000 **Legacy Old Mutual Wealth MultiPEP policies:** 3 character head type (MUP) Up to 9 digit numeric value Format: MUP000000000 **Legacy Old Mutual Wealth collective investments (MultiFUND) policies:** 3 character head type (MUF) Up to 9 digit numeric value Format: MUF000000000
Valuation types supported	Current (unit holdings from the previous day's close of business position)
Fund codes returned	MEXID SEDOL

3.13 Old Mutual Wealth (Skandia)

Support contact	02380 334411 (Support lines are open during business hours) Ecommerce.helpdesk@omwealth.com	
Web address	www.oldmutualwealth.co.uk	
Accessibility	Username and Extranet registration reference number	
Registration details	https://secure.oldmutualwealth.co.uk/beacon/frameset/uk/wrap.htm	
Products supported	Individual pensions Investment bonds	
Service availability	24 hours	
Contract number format	**Old Mutual Wealth pensions** 3 alphanumeric head type (AA0) Up to 9 digit numeric value Format: AA0000000000 Example: PP6003456789	**Old Mutual Wealth bonds, protection and legacy products** 3 character head type (AAA) Up to 9 digit numeric value Format: AAA000000000 Example: CAB000456789
Valuation types supported	Current	
Fund codes returned	SEDOL	Provider specific

3.14 Prudential

Support contact	0808 234 5200	
Web address	www.pruadviser.co.uk	
Accessibility	Unipass certificate	
Registration details	There is no registration required. Access will be restricted to policies for the FCA number and postcode specified on the certificate, unless otherwise requested. If access is required at a company level i.e. FCA number, then they should contact the above number to request this type of access.	
Products supported	Individual pensions Group pensions Investment bonds Guaranteed bonds	
Service availability	08:00 – 22:00 Monday to Friday 08:00 – 16:00 Saturday	
Contract number format	7 or 8 characters with format as follows: For bonds nnnnnnc, nnnccnnn or cnnncnnn. For pensions nnnccnnn, cnnncnnn or nnnnnnnn.	
Valuation types supported	Current and transfer for pensions	Current and surrender for bonds
Fund codes returned	Provider specific	
Notes	Prudential is unable to supply valuations for M&G contracts at contract level, instead, each segment within a contract needs to be valued separately.	

CAPITA

3.15 Scottish Mutual (Phoenix Life)

Support contact	0845 6000 403	
Web address	http://www.abbeyforintermediaries.com	
Accessibility	Username and password	
Registration details	http://www.abbeyforintermediaries.com/index/html You will need to register via the IFA extranet (as above) by completing and submitting the online registration form. You will then receive your user ID and password in the post. When you log in for the first time you will be asked to change the password sent in the post for one of your choice.	
Products supported	Investment bonds Guaranteed bonds	
Service availability	08:30 - 17:30 Monday to Friday	
Contract number format	With Profit Investment Bond & Select With Profit Bond Consists of 7 digits beginning with 88XXXXX or 10 digits starting with 0000XXXXXX. Usually followed by 2, 3 or 4 e.g. 00002XXXXX. Flexible Investment Bond Consists of 10 digits beginning with 0000XXXXXX. Usually followed by 3, 4 or 5 e.g. 00005XXXXX. Personal Investment Bond Consists of 7 digits beginning with 1XXXXXX. Triple Bonus Bond Consists of 7 digits beginning with 884XXXX. The Income Bond (or Choices Bond) Consists of 10 digits beginning with 00005XXXXX or of 8 digits beginning 82XXXXX. High Income Bond / Rising Income Bond Consists of 7 digits beginning 82XXXXX.	
Valuation types supported	Current and surrender	
Fund codes returned	SEDOL	MEXID

CAPITA

3.16 Scottish Widows

Support contact	0845 716 6747	
Web address	http://www.scottishwidows.co.uk/extranet/home.html	
Accessibility	Unipass certificate (preferred) or CID & PIN	
Registration details	To register your UNIPASS with Scottish Widows, go to: www.scottishwidows.co.uk/extranet Click on '**Register**' Click on '**Register as Financial Adviser**' Read and accept the '**Terms and Conditions**' Click on '**Register with Unipass'** The system will pull through your details from your UNIPASS certificate. You will need to complete the online registration form, including your Scottish Widows Agency number(s). You can enter up to 5 agency numbers at this stage but more can be added later. Click on "Submit". You will be presented with a Customer ID (CID) on screen. Take a note of this. Whilst you will not need this for day-to-day access it is good to have in case of an emergency. You will be asked to select and enter a Personal Identification Number (PIN). Once you have done this – it takes approx. 15 minutes to complete the online validation.	
Products supported	All pensions with a commencement date of September 1994 onwards, including retirement account, personal pensions, stakeholder, group personal pensions and group stakeholder pensions. Flexible options bonds, flexible income bonds, capital investment bonds and unitised with profits bonds with a commencement date post September 1994.	
Service availability	08:00 – 20:00 Monday to Friday 09:00 – 12:30 Saturday	
Contract number format	**All policy numbers are numerical only.** **All requests will work whether you enter the policy segments (e.g. /1-12) or not.** OEICs/ ISAs /PEPs - 5 digits all numerical Pensions: All personal, SHP, GPP (members), GSHP (members) pensions – 7 digits – all numerical Retirement account – 8 digits – all numerical Scottish Widows only use policy numbers for Contract Enquiry services. This would be the same number quoted on ALL communications, commission statements etc. We DO NOT support policies starting with "Z" via our Contract Enquiry services. Policies starting with "P" are the group scheme reference numbers & should NOT be sued for Contract Enquiry services – we only operate with individual policy numbers.	
Valuation types supported	Current and transfer for pensions	Current and surrender for bonds
Fund codes returned	SEDOL	Provider specific

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3.17 Standard Life

Support contact	0845 6060036 (Open 09:00 - 17:00 Monday to Friday)	
Web address	https://www.adviserzone.com/adviser/public/adviserzone/home	
Accessibility	Unipass certificate	
Registration details	https://online.standardlife.com/intermediaryfirmaccess/html/firm_registration_index.htm	
Products supported	Individual pensions Group pensions Investment bonds With Profits Bond	Distribution Bond Capital Investment Bond Guaranteed bonds WRAP
Service availability	07:00 - 24:00 Monday to Friday	07:00 - 23:00 Saturday to Sunday
Contract number format	Typical format can be as below: Bond - X12345678a Bond - XU123456789 Personal Pension - K123456789000 Group Personal Pension - K123456789000 Wrap WP1234567 – See Appendix C for further details	
Valuation types supported	Current and transfer for pensions	Current and surrender for bonds
Fund codes returned	Provider specific	

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3.18 Transact

Bulk download

Support contact	0207 608 4900
Web address	www.transact-online.co.uk
Accessibility	Transact Portfolio Number and PIN
Registration details	Advisers who use Transact will already have their access details to log in to the website. There are two types of log in; Adviser Group and Adviser; • The Adviser Firm Login retrieves all client data under a firm • The Adviser Login retrieves all client data under a single Adviser
Products supported	Fund (Transact provide details on all investment products)
Contract number format	Each client has one or more Wrappers within their Portfolio. These Wrappers need to be entered into CCD first. Each Wrapper has a unique Wrapper Reference. The Wrapper References are 10 characters long and prefixed with the letters 'IH', e.g. IH12345678. The External Scheme Name for each client's Wrapper also needs to be entered into CCD. The External Scheme Name is Transacts reference for the specified Wrapper Type. The above references can be downloaded from Transact's Website by generating a Portfolio Summary when logged in at Adviser / Adviser Group level. The Portfolio Summary needs to be downloaded as an XLS or CSV file to view these references.
Valuation types supported	Current
Fund codes returned	ISIN
Notes	Transact holdings must be entered into CCD first. All transact holdings must be set up with their correct contract numbers and must match exactly the details recorded by Transact. The contract number should be entered in the Portfolio reference field in CCD (Clients > Holdings > Administration > Contract No. tab) Always ensure that the clients National Insurance (NI) number is entered in the correct format and does not include any additional spaces or characters i.e. no full stops or hyphens.

3.19 Zurich (including Allied Dunbar, Eagle Star and Sterling Assurance)

<table>
<tr><td>Support contact</td><td colspan="2">0500 546 546 ask for eSupport
zigesupport@uk.zurich.com</td></tr>
<tr><td>Web address</td><td colspan="2">www.zurich.co.uk/zurichintermediary</td></tr>
<tr><td>Registration details</td><td colspan="2">Go to www.zurich.co.uk/zurichintermediary. Select one of the Login/register links, select the link 'Register Unipass', you will be prompted to select your UNIPASS certificate, which will take you to the registration page that has already been completed for you with the details on your UNIPASS certificate. Once you submit this registration form, you will get immediate access to the website.
Once registered with the website, you will need to go to the 'my profile' tab and select the upgrade button, select your role, and then enter your agency code. Once this has been completed, you will need to close the website window and log back in and you will have immediate access to our Online services.</td></tr>
<tr><td>Accessibility</td><td colspan="2">Unipass certificate</td></tr>
<tr><td>Products supported</td><td>Individual Personal Pension
Free Standing AVC
Appropriate Personal Pension Scheme
Group Personal Pension
Executive Pension
Occupational Scheme – Defined Contribution
Income Drawdown
Investment Bond</td><td>Unit Linked Bond
ISA / Cash ISA
ISA / Stocks & Shares ISA
Maxi ISA
Mini ISA
ISA Transfer
PEP
Unit Trust</td></tr>
<tr><td>Service availability</td><td colspan="2">24 hours</td></tr>
<tr><td>Contract number format</td><td>To access Zurich pensions you must insert a plan number in the following format.
(00000001 to 59999999) or
(70000000 to 89999999) or
Pnnnnn-AAA-AAA, ensure leading zeroes are input.
Where: n = a number A = a number or letter.
Replace the last three characters of the plan number as follows:
P12345-678-two letters becomes P12345-678-001
P30000-100-po1 becomes P30000-100-P01
P12345-100-PB becomes P12345-100-AAA
Where AAA is the member id and = P0n or F0n or E0n where n = 1-9.</td><td>Sterling bonds plan numbers
Sterling bond numbers are in the range 60000000 to 69999999.

Zurich (ex-Eagle Star) bond plan numbers
Zurich bonds are in the range (00000001 to 59999999) or (70000000 to 89999999), ensure leading zeroes are input.

Sterling ISA, PEP, Investments funds plan numbers
The plan number is constructed from the first letter of the plan holder surname name followed by '-' followed by a 6 digit number.
For example A500013 becomes A-500013.</td></tr>
<tr><td>Valuation types supported</td><td>Current and transfer for pensions</td><td>Current and surrender for bonds</td></tr>
<tr><td>Fund codes returned</td><td>Provider specific</td><td>Normally provider specific, but some funds will include SEDOL codes</td></tr>
</table>

4. Using Contract Enquiry

CCD's functionality allows for various methods of requesting and receiving Contract Enquiry messages.

- Individual Contract Enquiry requests using the Contract Enquiry Utility screen
- Importing individual Contract Enquiry information into the back office system
- Individual Contract Enquiry requests from within CCD
- Scheduled Contract Enquiry requests
- Batch Contract Enquiry requests
- Bulk Downloads
- Manual import spreadsheet for providers not supported via the automated route

4.1 Requesting Individual Valuations Using Contract Enquiry Application

Double click on the **Ce** application icon within the task bar tray. If the Ce icon is not shown in your task bar tray, navigate to **Start > All Programs > Quay Software Solutions > Client Care Desktop > Instant Valuations**.

1 Select the Provider, Product Type and Product Sub Type from the dynamic menus that are displayed (menu lists will change depending on the previous option selected).

2 Complete the Contract Reference.

3 Select the options required;

   a) Show valuation in browser

   b) Export valuation to back office

   c) Both

4 Click on 'Request Valuation' text which appears in blue

Once the valuation has been requested (depending on the options selected), the user will be notified if the valuation was successful or not by the text displayed in the provider's response box within the Contract Enquiry Utility screen.

If the user has chosen to view the valuation information within a browser window, a valuation report will be produced.

Valuation

Current contract status:	In Force	Date:	26/04/2010
Contract holder:	Mary Demo Black	Time:	11:50:52
Contract provider:	Skandia-Life	Contract number:	SIB009350943
Product type:	Investment Bond		
Product sub-type:	Unit Linked Bond		
Product Name:	The Skandia Investment Bond		

Current holdings

Fund name	Type of units held	Number of units held	Units valid at (date)	Unit price	Price valid (date)	Current value	Valuation currency
Balanced	Accumulation	14.4084	26/04/2010	8.4370	26/04/2010	121.56	GBP
Deposit	Accumulation	26.2599	26/04/2010	4.3880	26/04/2010	115.23	GBP
Cautious Life	Accumulation	45.4951	26/04/2010	2.7550	26/04/2010	125.34	GBP

Current valuation (GBP)

Current valuation amount	362.13
Current valuation timestamp	26/04/2010 11:49:07

If the 'Export valuation to back office' option has been selected, then a pop up box will appear on screen when the request has been received.

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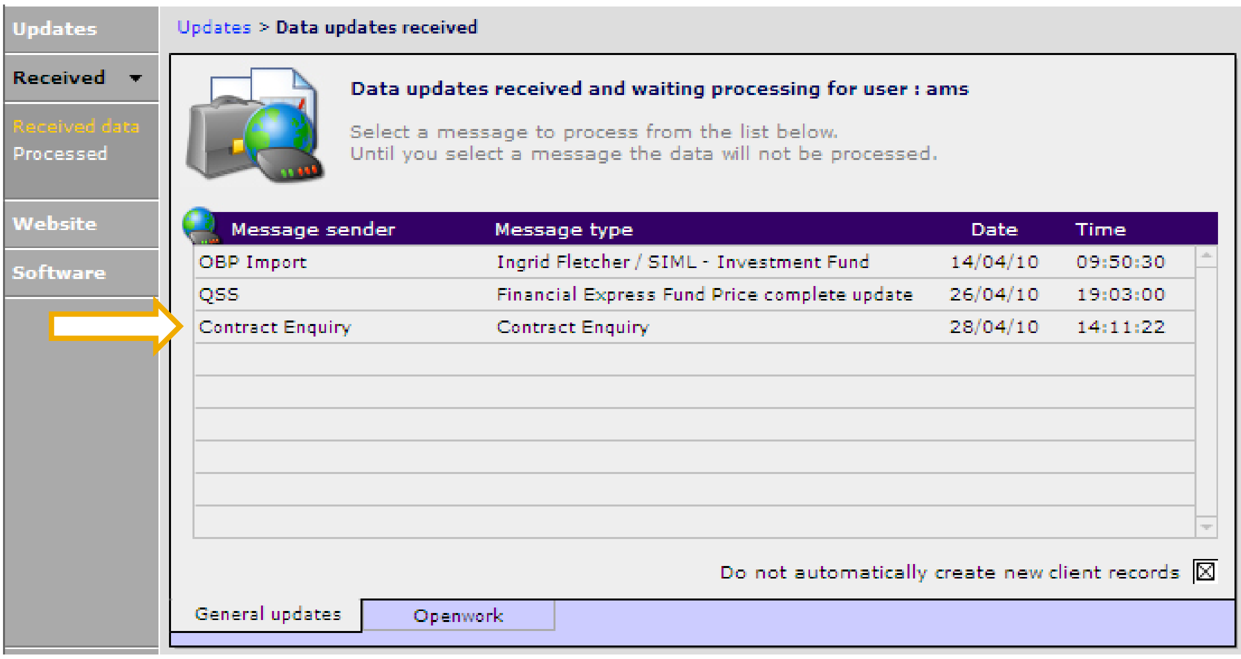
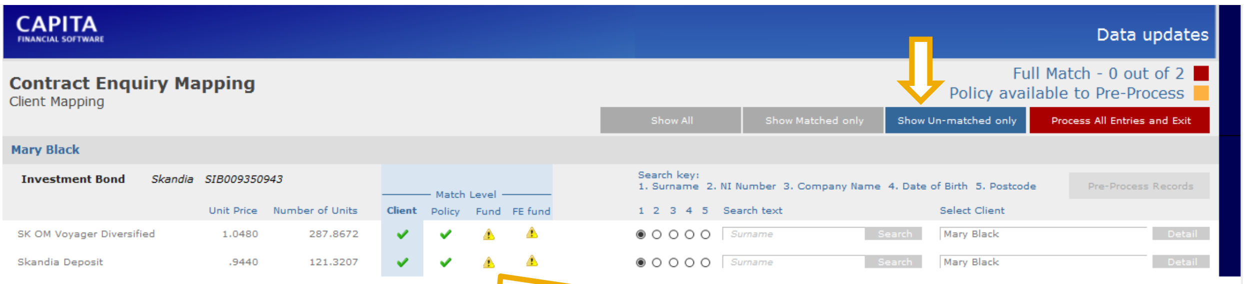
4.2 Importing Individual Contract Enquiry Information into the Back Office

1. Once the request has been successful, a pop up message will appear on screen – informing the user that a contract enquiry message has been received
2. Navigate to the **Updates** section, either using the link on the 'Details' page of the Holding, or by clicking on the Updates module in the main menu.
3. Within the **Received data** section the message is waiting to be processed. Select the message and view the information listed (if a match has not been found the message will display a warning and details of the issue).



4.2.1 Mapping the Contract Enquiry Message to CCD

When a Contract Enquiry message is imported, the following page will be displayed.



Matched items will have a green tick; un-matched items will have a yellow warning triangle.

The screen will default to the Show Un-matched view. To view all messages that have matched click onto the **Show all** or **Show matched only** tabs.

All of the providers who send a Citicode, Sedol or MexID in the fund message will be mapped automatically to an FE fund.

If the provider only supplies their own provider code or an ISIN code in the fund message, the fund will need to be mapped to an FE fund.

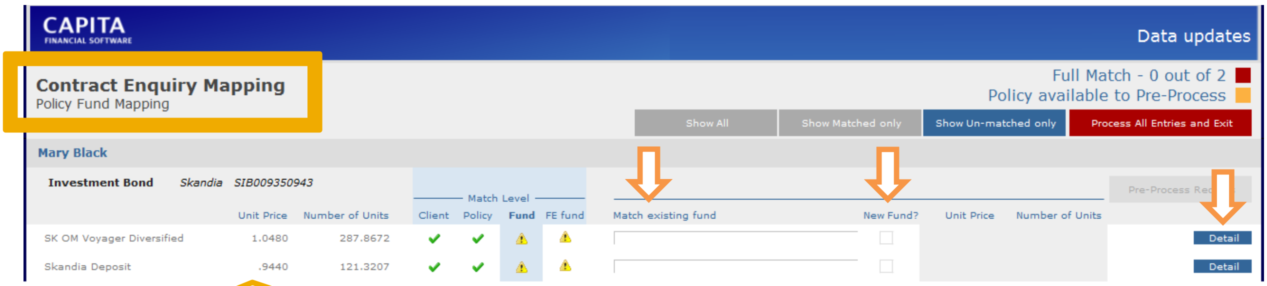
We have updated our matching criteria to match funds at a more granular level and introduced additional screens to allow you to view all of the detail on the fund, making the mapping process much easier and more robust.

If you have mapped the provider code to an FE fund in your previous system, these will need to be remapped. The FE Fund mapping only needs to be completed once for each fund and this mapping will be applied in all likewise funds thereafter once you have processed the policy.

The mapping process looks to match in 4 areas:

- Client – the client does/does not appear in the CCD database
- Policy – the policy number has/has not been found in the CCD database
- Fund – the fund is/is not already held against the policy
- FE fund – the incoming fund has/has not been matched to the equivalent fund in the FE fund table.

In the above example both the client and policy have been matched, but Fund and FE fund are un-matched. Click onto the **Fund** heading under the Match Level section to change the screen to **Policy Fund Mapping**.



The left hand side of the screen displays the funds, unit price and number of units that have been bought into the system.

The right hand side of the screen is where you will match to existing funds held on the policy or mark that this is a new fund for this policy (new business or fund switch).

To view existing funds, click into the box for **Match existing fund,** which will display all of the existing funds held under this policy that are un-matched. Click on the fund to match it to the relevant incoming fund. If this is a new fund, check the **New Fund?** box.

If you are unsure whether the existing fund should be matched to the incoming fund, click on the **Detail** button to view additional information about the inbound fund.

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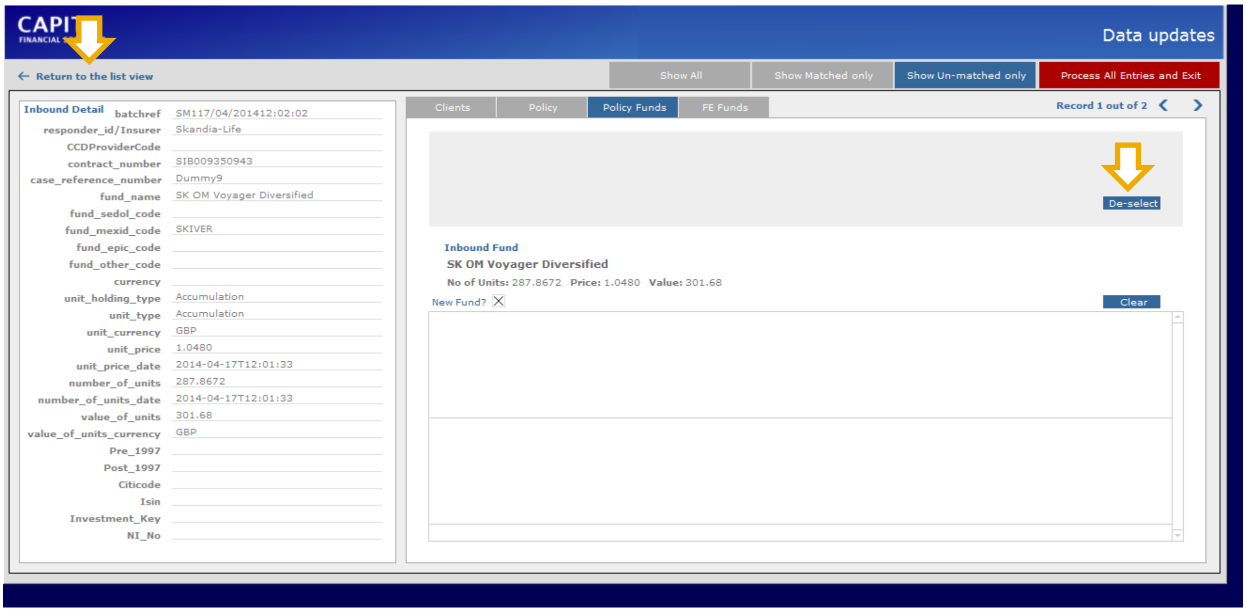
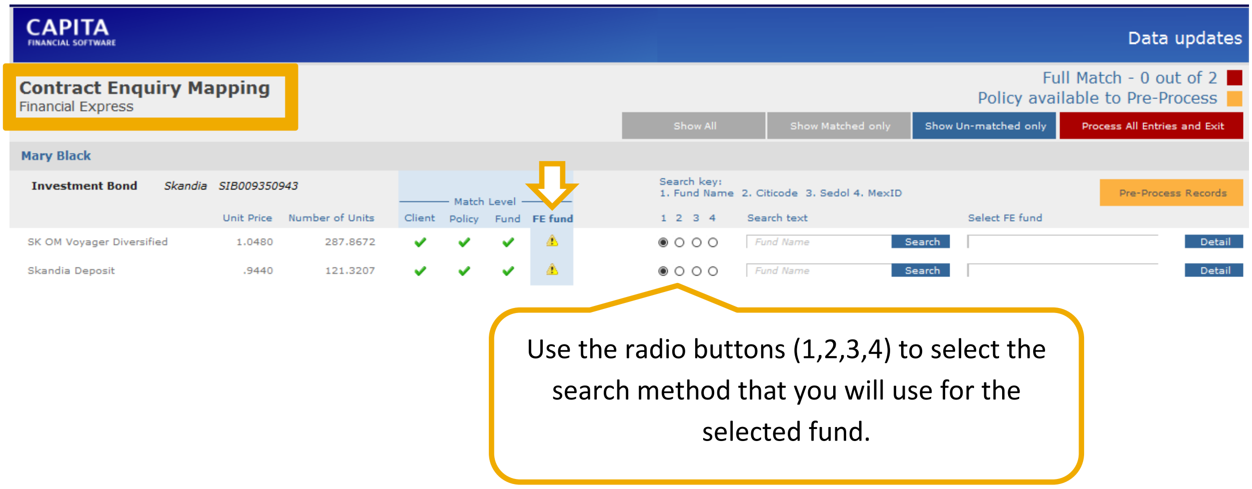


If you map the inbound fund to the wrong existing fund, you can click existing fund in the Match existing fund field and delete the reference. Alternatively click on the **Detail** button to expand into the fund where you can use the **De-select** button to remove the mapping. If the fund mapping is correct, click on **Return to the list view** (top left of screen).

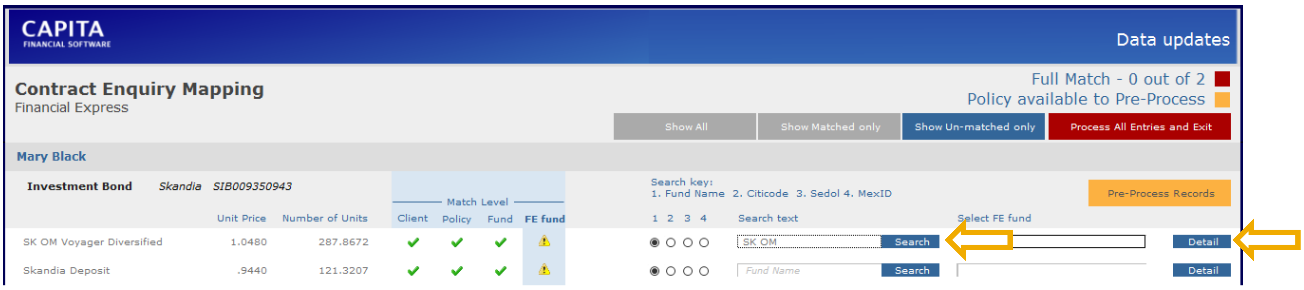
Now move onto the FE fund mapping. Click onto the column heading **FE fund** under the Match Level section to change to the **Financial Express** fund (FE fund) mapping screen.



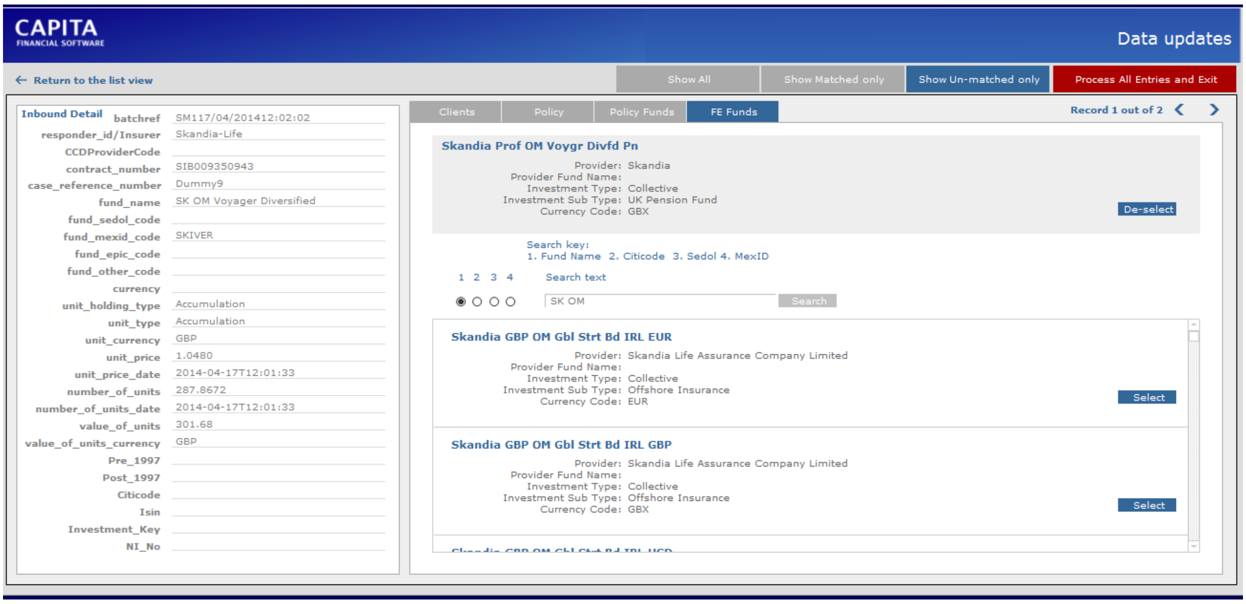
There are 4 searches that can be done:

1 Fund Name
2 Citicode
3 Sedol
4 MexID

Using the radio buttons, select the search method that you will be using for each fund, (you can select a different search for each fund). Enter your search criteria and click on **Search**. Fund names will search on partial or full information as below. If you know the exact name as it appears in the FE fund list, you can enter '==' in the search text ahead of the fund name, i.e. '==SK OM Voyager Diversified'.



Select the fund required. As with the fund mapping, more detail can be viewed using the detail button.



The FE Fund mapping only needs to be completed once for each fund and this mapping will be applied in all cases where the inbound fund is used, regardless of whom the client or the provider is or which policy it is.

As this is a single policy valuation, once all of the mapping has been completed you can process all entries and exit. The fund information will now be attached to the policy in CCD. At this stage any existing funds that have not been matched will be archived automatically.

NB – It is possible to process the enquiry without matching to the FE fund but this will mean that the next time an enquiry is received containing the same fund, it will appear in the list to be mapped. Completing the mapping now will save time in the future.

It should also be noted that matching to FE fund level enables additional checks to be carried out in the background to validate currency codes and highlight any substantial differences on the inbound fund prices compared to the existing funds.

If the client had not been matched during the import then there are 5 search criteria for the client:

1. Surname
2. NI Number
3. Company Name
4. Date of Birth
5. Postcode

If the policy has not been matched during the import then there are 4 search criteria for the policy:

1. Policy number
2. Product Basis
3. Product Category
4. Scheme Name

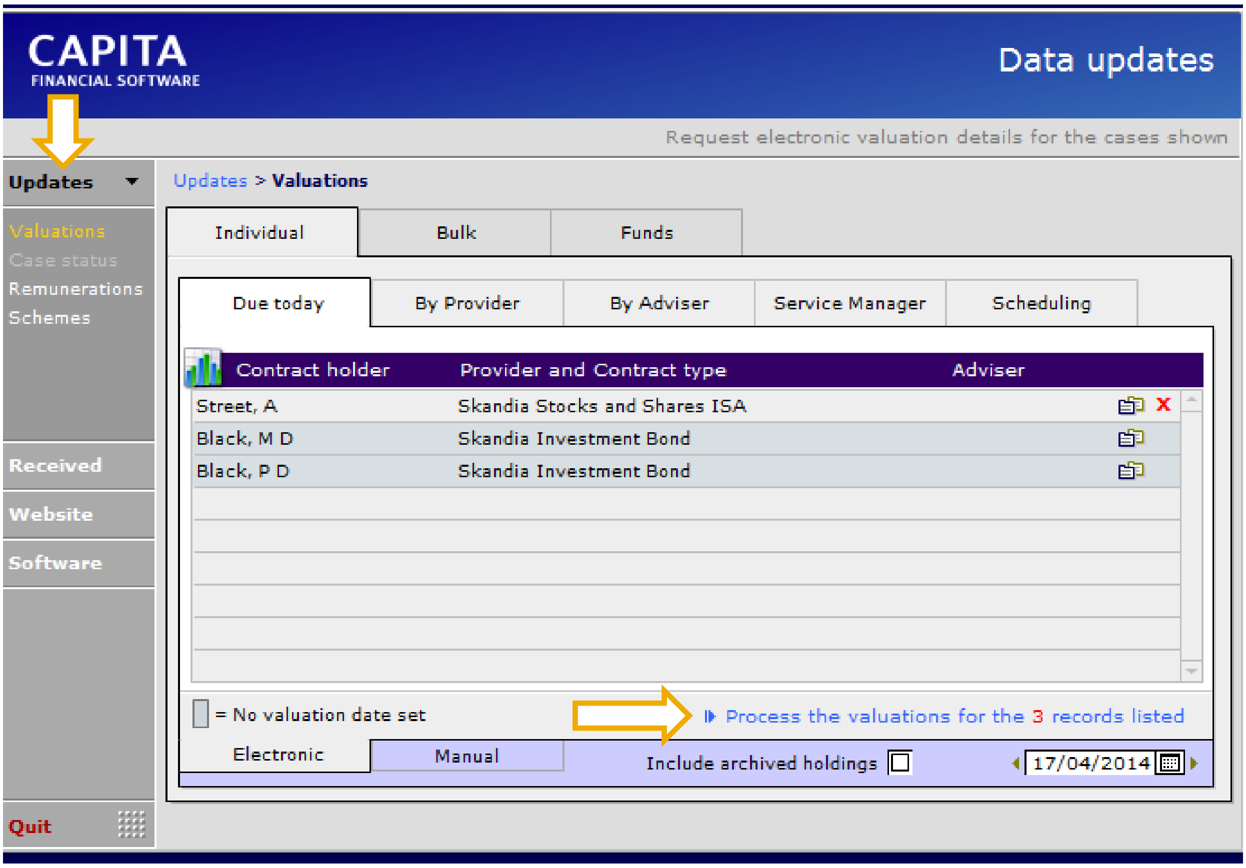
4.3 Scheduled and Batch Valuations

1 Select a client record and select the **Servicing** section.

2 Select the date for the next valuation, then select the **Valuations** tab and the **Select** tab and choose the individual holdings that require valuation(s). This can be done by either completing the valuation date on the **Details** section of the holding, or by selecting the holding underneath the **Valuations** tab and **Select** tab option within the **Servicing** section.

3 Each individual holding can also have the 'required valuation date' set as required.

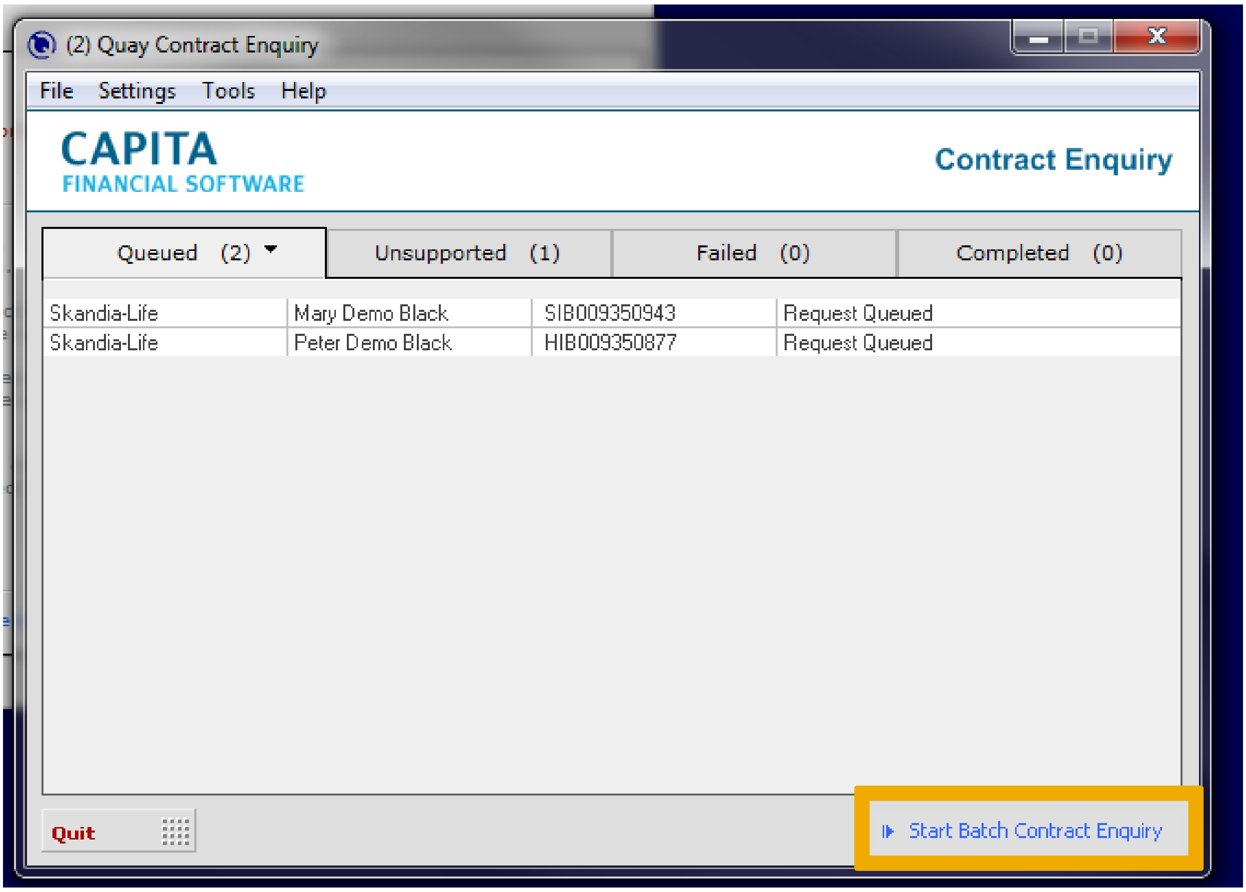
4 Once the appropriate holdings have been chosen and the valuation dates set, select the **Updates** section from the main menu and choose **Valuations**.



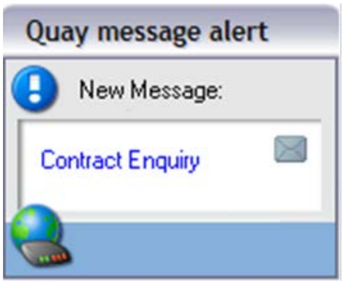
5 Valuations ready to be scheduled will be displayed and can be filtered by Due Today, Provider, Consultant and Service Manager.

6 Select the filter required and then select 'Process valuations for the records listed'. Once selected this will then gather up all the requests and create a batch request. For any individual plans that do not need to be valued on that date, use the cross at the end of the record to remove them from the list

7 When the batch request has loaded select 'Start Batch Contract Enquiry'



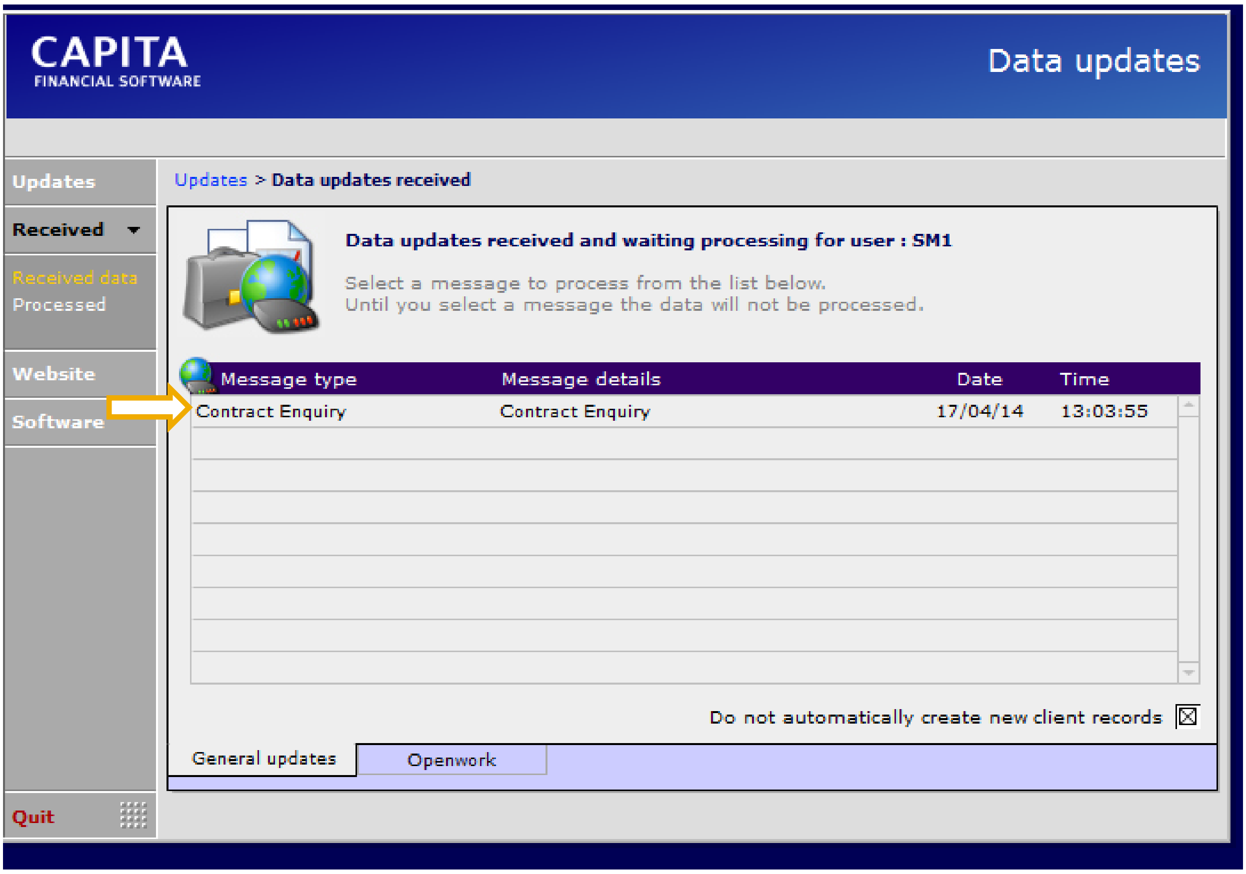
8 Contract Enquiry will then request the batch enquiries whilst the user can continue to use the system, when complete, a pop up message will appear in the right hand corner of the screen.



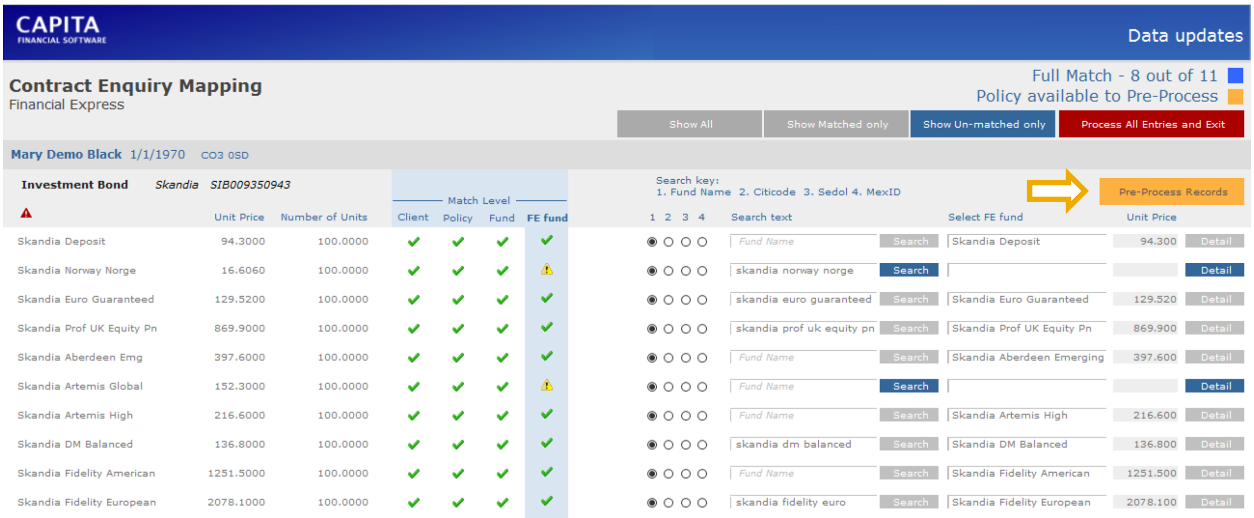
Contracting Enquiry pop up message advising the batch enquiries have finished.

9 With the batch requests, a breakdown of the contract enquiries will be listed and details given for any unsuccessful requests, which can be printed off and dealt with as appropriate.

The received message containing all the completed enquiries will be in the **Received** tab of the **Updates** area.



Click onto the message and proceed to the Contract Enquiry Mapping Screens.
Each of the policies that require mapping will be listed.



Map each policy in full and then click the **Pre Process Records** link. If any of the funds you have mapped appear against other policies, the mapping will be automatically updated on those records. If you do not use the **Pre-process Records** link, then you may duplicate your efforts if the same fund appears against a record lower down the list. If mapping is required at the client or policy level, this will feed through to the subsequent line items.

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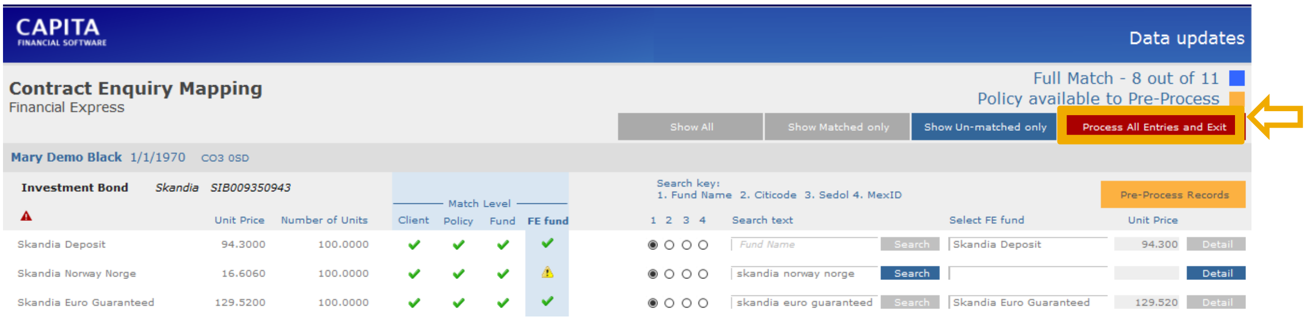


NB – Best practice is to work from the top of the list down. Complete each policy and Pre Process. If you pre-process a message further down the list, the screen will reposition at the top and not where you left it.

If you click **Process All Entries and Exit,** only policies that have been matched to a minimum of Fund level (matched at client, policy and fund) will be updated. Ideally all items would be matched to FE Fund level so that the next time you run a Contract Enquiry update, the funds will match automatically. If you do not match to FE Fund level, when you next run Contract Enquiry the funds will be displayed again in the un-matched area.

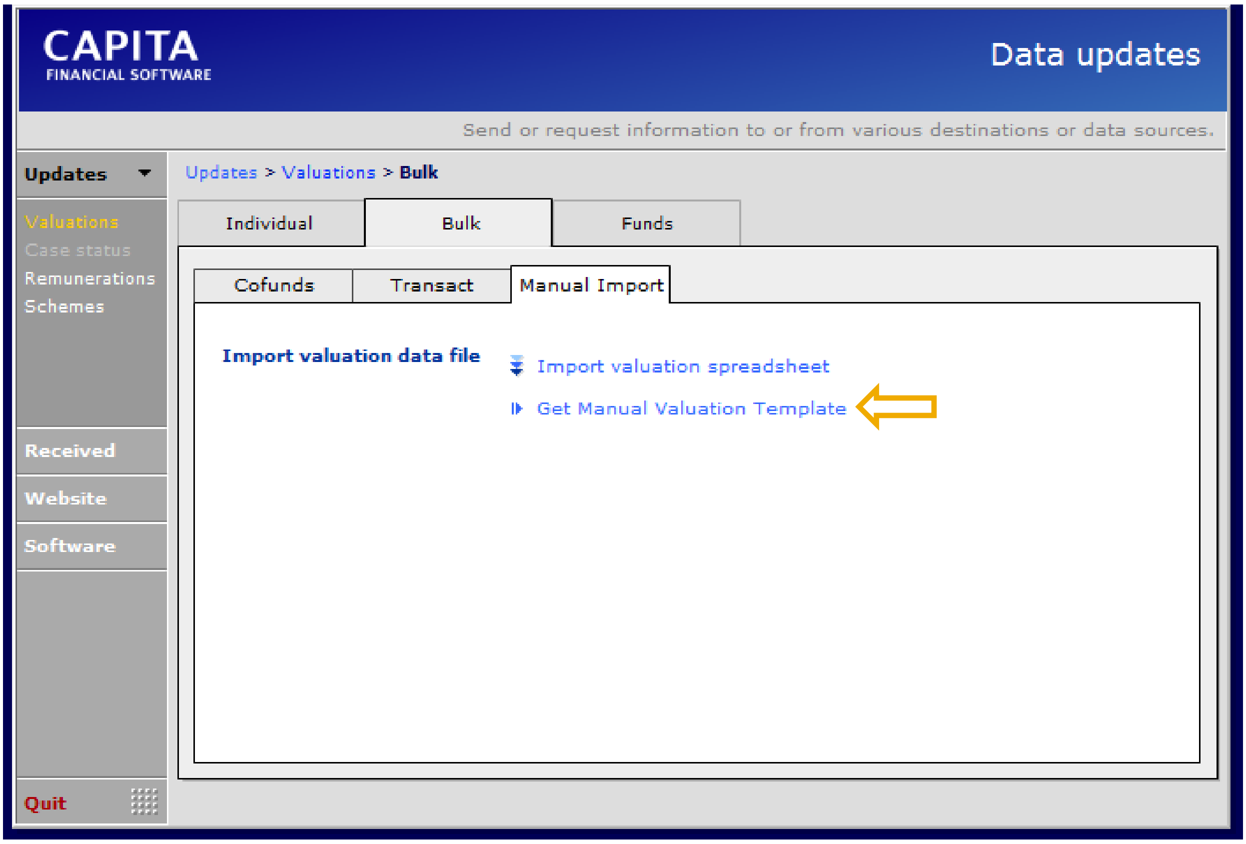
4.4 Bulk Downloads

CCD also has the ability to perform bulk data downloads. Unlike the Contract Enquiry requests, the bulk data downloads allow the user to update both client and policy information.
Currently bulk downloads can be performed by using the Cofunds or Transact functionality within CCD. This service is requested via the **Updates** section within CCD.

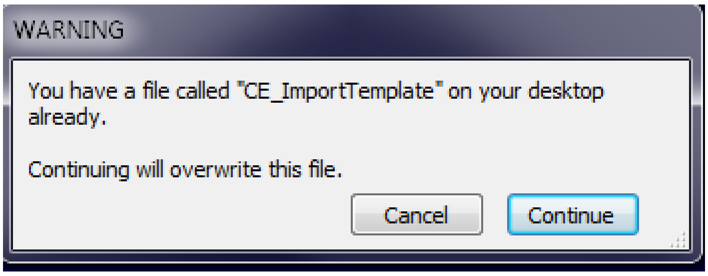
4.5 Importing Policy Information via a Spreadsheet Template

Not all providers offer contract enquiry but do supply you with a spreadsheet or CSV file with all of your clients' policy and fund information. It is now possible to import this information into CCD using a template spreadsheet.

The spreadsheet can be found in the **Updates >Valuations>Bulk>Manual Import** area of CCD.



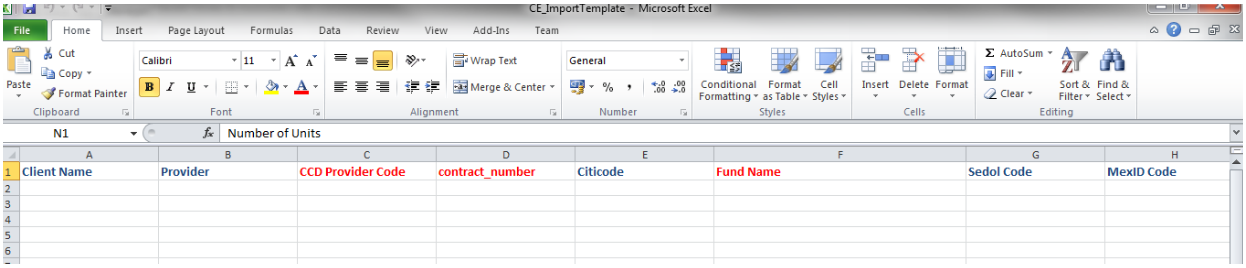
Click on the link "Get Manual Valuation Template" to download the file to your desktop. If you have already downloaded the template and retained a copy on your desktop, the following message will appear.



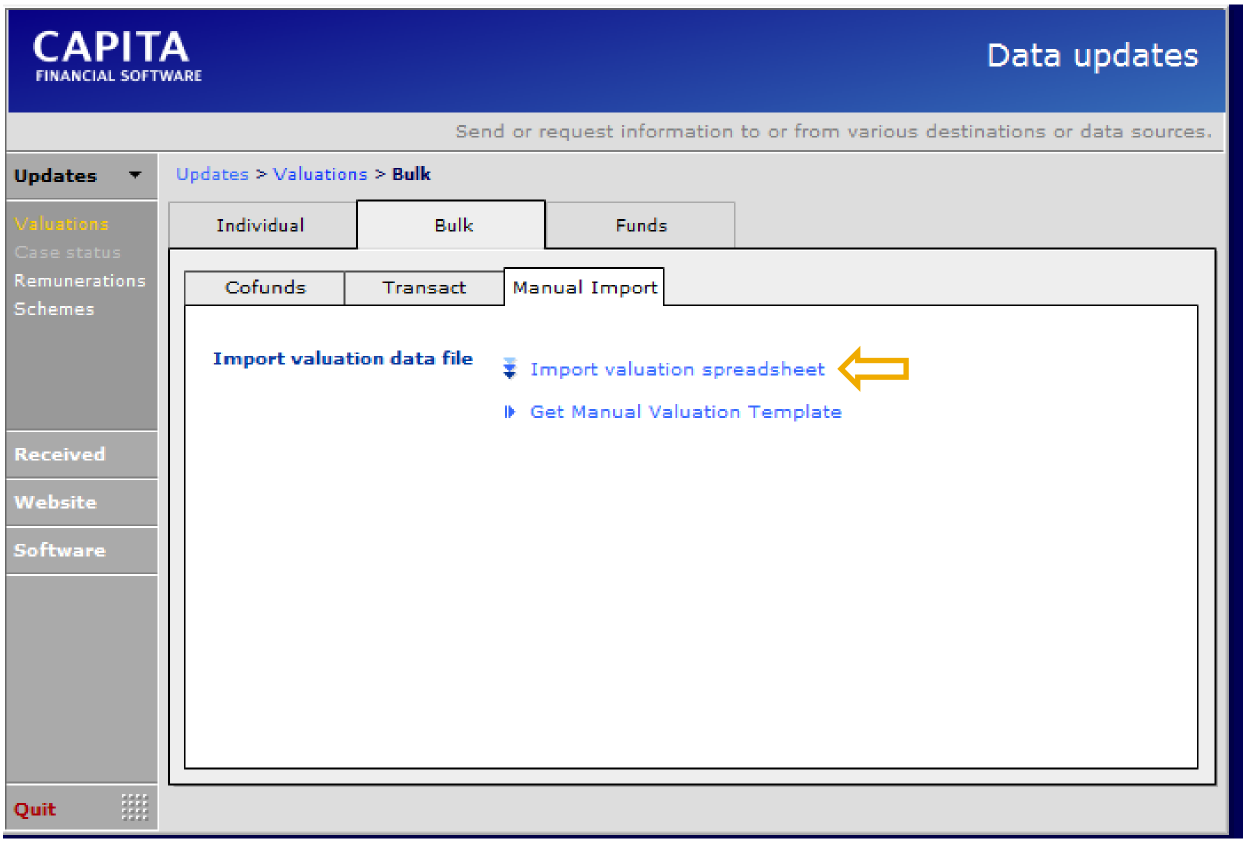
Navigate to your desktop and open the template spreadsheet.

When you open the spreadsheet, you will see that some column headings are in red. These highlight the minimum information required for the manual Contract Enquiry import to work. Although the Contract Enquiry will work with the minimum information complete, it is better to fill in as much information as possible as this will reduce the amount of matching or additional input that you have to do.

Fill in the details and save the completed spreadsheet to your computer. Please do not rename the template as you will not be able to import the data into CCD. The template should be named: CE_ImportTemplate.xlsx.



From **Updates > Valuations > Bulk > Manual import,** click onto the “Import valuation spreadsheet” link.



Navigate to the saved spreadsheet and open. The spreadsheet will be imported and you will be taken to the processing screens. To process the message refer to sections 4.2.1 (individual contracts) and 4.3 (bulk contracts) of this guide.

5. FAQs

Failed message?

There may be a number of reasons why your request may result in an unsuccessful enquiry message being received. If the system cannot match the information requested with the information received then it will not update any information. A few points to check before contacting the Support Team:

- Service available – check the service hours for the provider to ensure the service is available.
- Provider supported – check the provider code selected in CCD is supported (see provider overview table)
- Supported product – check that the provider supports electronic valuations for the policy type.
- Policy number formats - check that the policy number and client name are correct within CCD – spaces within contract reference numbers can lead to failed messages.
- Policy status – check the policy has not been transferred, surrendered or matured.
- Agency – check that you hold the servicing rights for the policy.

Who do we contact for support?

For any general issues with Contract Enquiry or CCD, please contact the Capita Financial Software Support Team on 0800 028 0033 or send an email to financialsoftwaresupport@capita.co.uk. If you have any specific issues regarding the policy information, please contact the provider direct using the details specified under the provider registration section.

What are supported valuation types?

The providers will provide a current valuation, but can also support transfer and surrender values for some products.

What are the fund codes?

Each fund has a code supplied by the provider in the message, which will normally be one or more of the following:

- SEDOL
- MEXID
- Citicode
- Provider specific

If the provider specific code is supplied, the fund will not be updated by the Financial Express fund feed. The providers do not provide the fund type or fund sector in the Contract Enquiry message, therefore these funds will not display a fund type or fund sector if using Contract Enquiry. If you require this data or wish to retain data entered manually against a fund, please select the funds using the Financial Express fund feed and update the units manually using data provided by Contract Enquiry.

Does everyone need to set up Contract Enquiry access?

All machines that require access to Contract Enquiry must have an individual digital certificate and also have the appropriate provider and intermediary settings completed in order to use the service.

What training is available?

Contract Enquiry is trained on the Getting Started course. We can also provide specific training on Contract Enquiry either online or as part of a bespoke training session in your office. Please contact the Client Care Team on 0800 028 0033 to discuss the options available.

Appendices

Appendix A – Aviva

To begin receiving automated valuations you must have registered for an Online Account Number (OAN) on the Aviva for Advisers site www.aviva.co.uk/adviser. If you are using a UNIPASS digital certificate this must also be registered with Aviva.

The OAN is initially only linked to one agency code. If this is a 'master' agency code, full access will be granted. If any 'sub' agency code is used at registration, users will only have access to contracts written through that agency code. Once you have registered all issues regarding access should initially be referred to Aviva Life Online Support Team (0845 309 3999).

Registering for a Aviva Online Account Number (OAN)

- Go to www.aviva.co.uk/adviser
- Click 'Register'
- Click 'Register as an Intermediary’
- Complete user details requested on-screen. If you require help with the form or your Aviva agency code please contact our Agency Team on 0845 9000 819. Click on 'Next' and you will be invited to review the details you have input.
- If you are satisfied with what you see, select the tick box to agree and then click 'submit'. (Should you wish to change anything, you can do this by clicking on 'make changes' next to the section you wish to amend.)
- Your registration is now complete and you will see a thank you note displayed. Aviva will contact you shortly by post, usually within two working days, to confirm that your account has been activated.

Linking your UNIPASS with Aviva

- Go to www.aviva.co.uk/adviser
- On the home page click 'Log in' on the top right.
- Click ‘Unipass Login’
- Select your Unipass if you have more than one then click ‘OK’.
- Enter in your OAN & PIN
- Click ‘Next’
- You are now linked up

Each OAN is initially only linked to one agency code. If this is a 'master' agency code, full access will be granted. If any 'sub' agency code is used at registration, users will only have access to contracts written through that agency code. Once you have registered, all issues regarding access should initially be referred to Aviva’s Life Online Support Team (0845 309 3999).

Getting the most out of automated valuations

When requesting a valuation it is important that the correct policy number format is used.

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General guidelines:

- No spaces – there should be no spaces in the policy number that you request against
- '/' & '-' – no policy requested against should contain these characters
- No pension scheme numbers – the service uses only the members policy number for retrieval of data

Only 2 types of policy format allowed:

- nnnnnnnxx – a 7 numeric characters with a 2 alpha character suffix
- xxnnnnnnnn – a 2 alpha character prefix with 8 numeric characters

Common errors you might receive:

We closely monitor the usage of the service and pick up on any error trends. Below we aim to briefly explain some of the error messages you may have received and offer you an answer as to why.

Error message	Action
Aviva Life Authentication failed - please call the Life Online Support Team on 0845 309 3999 between 08:30 and 17:30, Monday to Friday	Your online account number is locked, please call the Life Online Support Team on 0845 309 3999 to re-set your PIN before trying again.
Contract not found	The policy number/format you have input may be incorrect or the policy might have been transferred, surrendered or maturated. Please call Aviva for a valuation. Pensions: 0845 9000 815 Investments: 0845 9000 810
We're sorry, but an online enquiry is not available for this policy. Please call us for a valuation on 08451 444 444 between 9am and 5pm (Mon-Fri).	Please call 08451 444 444 to request a valuation.
Enquiries on this Product Type/Sub Type not supported by Provider	Record in CRM that online valuation not possible. Please call Aviva to request a valuation. Pensions: 0845 9000 815 Investments: 0845 9000 810
The contract on which you are enquiring is currently undergoing an alteration. It is not possible to return any data at this time	Aviva are currently making an alteration to the contract, please try again later, if problems persist call Aviva Pensions: 0845 9000 815 Investments: 0845 9000 810

Provider system problem. Details cannot be returned Please try later.	Please retry later and if problem persists please contact the Life Online Support Team on 0845 309 3999.
Providers system not available, as it is outside the hours of operation	Please try again within the hours of service: Monday to Friday 0730 – 2000 Saturday 0800 – 1600 Sunday Closed
This contract cannot be accessed under contract enquiry.	Record in CRM that online valuation not possible. Please call Aviva to request a valuation. Pensions: 0845 9000 815, Investments: 0845 9000 810
User not recognised	This could simply be that the Online Account Number and PIN / password that have been input are incorrect. Check in CRM that the details are correct, if the error still occurs please contact the Life Online Support Team on 0845 309 3999.
User not allowed access	Each OAN/UNIPASS is initially only linked to one agency code. If any 'sub' agency code is used at registration users will only have access to contracts written through that agency code. Our Life Online Support Team can check / update the mapping on your account please call them on 0845 309 3999.

Useful Aviva contacts
Pension: 0845 9000 815
Investments: 0845 9000 810
Life Online Support Team: 0845 309 3999
Agency Team: 0845 9000 819
www.aviva.co.uk/adviser

Appendix B - Fidelity FundsNetwork

Introduction
This guide is intended to assist advisers using Capita Financial Software Contract Enquiry to set up and use Fidelity FundsNetwork's valuation service. The guide does go into some detail to help users avoid common problems, and once set up you should find these services are extremely quick and easy to operate.

What does this new link do?
Capita Financial Software can automatically update or add all the relevant values of the products that your clients hold. Essentially, you are able to get the latest valuations for all your FundsNetwork clients whenever you want to.

Getting started
Before you can start using this link, please run through the following checklist:

- Check you have your FundsNetwork login details
- The FundsNetwork valuation service requires users to have a FundsNetwork user ID and PIN. If you have never been issued with a PIN or have forgotten these details, please contact FundsNetwork on 0800 995511.
- Go through the set up process for Contract Enquiry

This one-off set up needs to be done before the service can be used. This is detailed within this guide.

If you need any help with or have any issues with the service, please contact Capita Financial Software directly on 0800 028 0033 or by email at financialsoftwaresupport@capita.co.uk.

For any questions on any of the services provided by FundsNetwork, please contact 0800 99 55 11 or by email on integration@fundsnetwork.co.uk.

How it works

Fidelity FundsNetwork contract number format

A client's holdings on FundsNetwork are grouped into 'accounts'. A client can have more than one account on FundsNetwork. Accounts are identified by a unique 10 character code which is constructed of four alphabetical characters followed by six digits i.e. ABCD123456. The first three characters are usually representative of the first three characters of a client's surname or first three characters of a corporate/trustee company name. The fourth character generally gives an indication of the product group the account number relates to.

- ABCX123456 - Where the fourth character is an 'X', this represents an ISA account (Maxi, Mini or Transferred ISA).
- ABCP123456 - Where the fourth character is a 'P', this represents a PEP account

- ABCA123456 or ABCQ123456 - Where the fourth character is either an 'A' or 'Q', this represents a non-ISA account consisting of Fidelity funds, offshore funds or investment supermarket funds.

- For really old accounts the structure is slightly different and consists of three letter and 7 digits e.g. ABC1123456. The first of the seven digits is usually '1'.

A client can only have one account number for all their PEP and ISA plans. However, the account number may be associated with multiple PEP and ISA plans, which are held on a plan year basis on FundsNetwork, i.e. an account AAAB123456 may have an ISA plan for 2001, 2002 and 2003. These will be held separately. For PEP and ISA plans the account will have the plan year appended to the account number.

For example a client who holds an account AAAB123456 with a 1995 PEP plan would need to include the following information: - Account number = AAAB123456/1995

When downloading holdings from FundsNetwork client records will be displayed in this format.

Help Section

I don't have a FundsNetwork User Id or PIN set up?
The FundsNetwork valuation service requires you to have a FundsNetwork user ID and PIN. If you have never been issued with a user ID or have forgotten your PIN, please contact 0800 99 55 11 for further help.

When I try to run the holdings update service I do not get a report.
This error appears because the holdings update service has not been enabled at FundsNetwork for you. To enable the service please call FundsNetwork on 0800 99 55 11 or email integration@fundsnetwork.co.uk quoting your unique adviser number, to enable your bulk holding service.

What products can I get valuations on?
All FundsNetwork products are available via these holdings update services, with the exception of holdings in the Fidelity Investment Trust Savings plan.

How up to date are the valuations I receive?
The holdings updates are taken from our live systems and provide valuations as at the close of business on the previous business day.

When I try to use the individual holdings update why do I not get all of my client details?
You are only able to receive valuations for accounts linked to your adviser number. If you have any further questions, please contact FundsNetwork on 0800 99 55 11.

I have a number of Fidelity agencies, how can I get valuations on all my accounts?
Ensure you use your head adviser login and you will be able to see all your client's accounts.

CAPITA

Appendix C – Standard Life Wrap

Standard Life

When processing a CE valuation for a Standard Life WRAP the following information must be recorded on CCD:

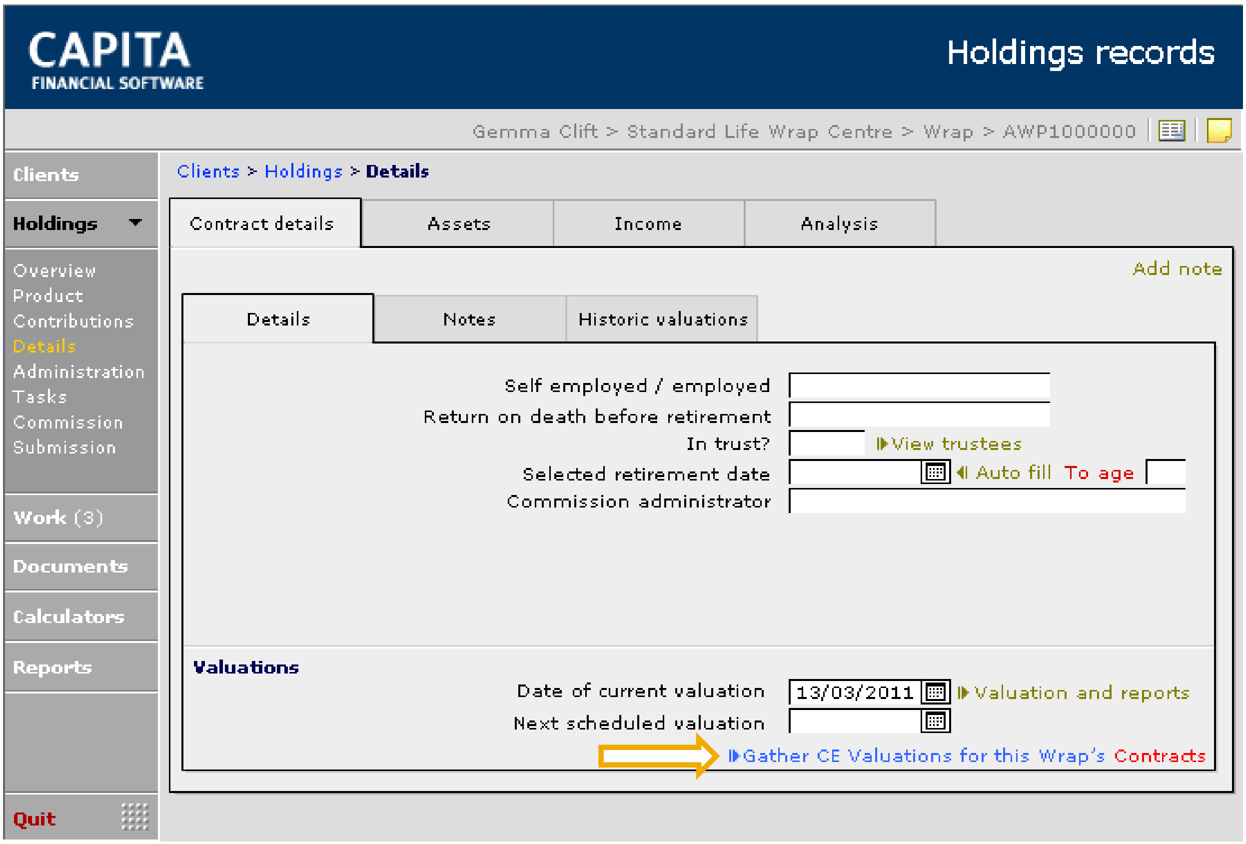
- The WRAP with a status of **In Force** with the correct contract number
- A Trustee Account with a status of **In Force** and the correct contract number

Even if the WRAP has Directly Held Assets or Contracts, these do not need to be set up on CCD as this can be done from the information received back via the CE update.

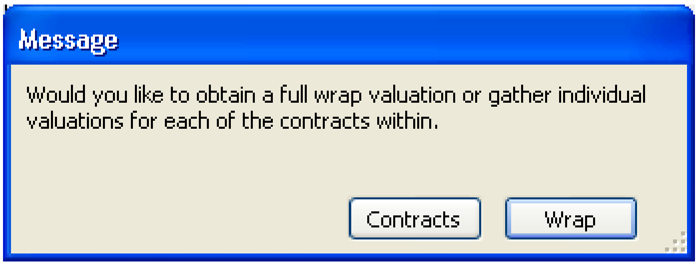
The only exception to this is 3rd Party Contracts within the WRAP. These cannot be valued via the WRAP CE and will still need to be valued separately. This can potentially be done by using CE, if the 3rd Party Contract Provider is supported.

Requesting a WRAP Valuation

Requesting a WRAP valuation is done in the same way as requesting a value on any other plan.



Once this button has been selected, the following message will appear:

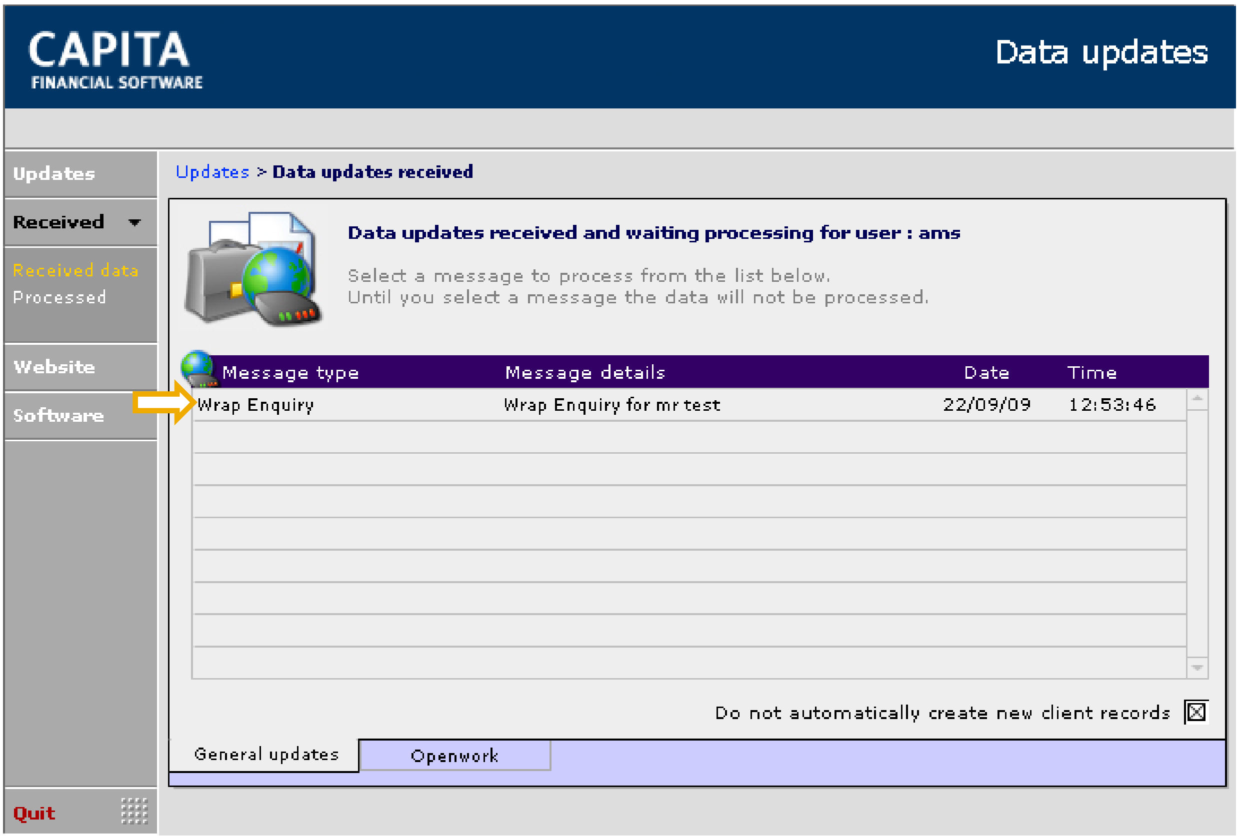


- **Contracts**: this option sends multiple valuation requests to the providers to update each individual contracts held within the wrap (where supported by contract enquiry)
- **Wrap**: sends a single valuation request to the provider to update the wrap contract and all contracts within

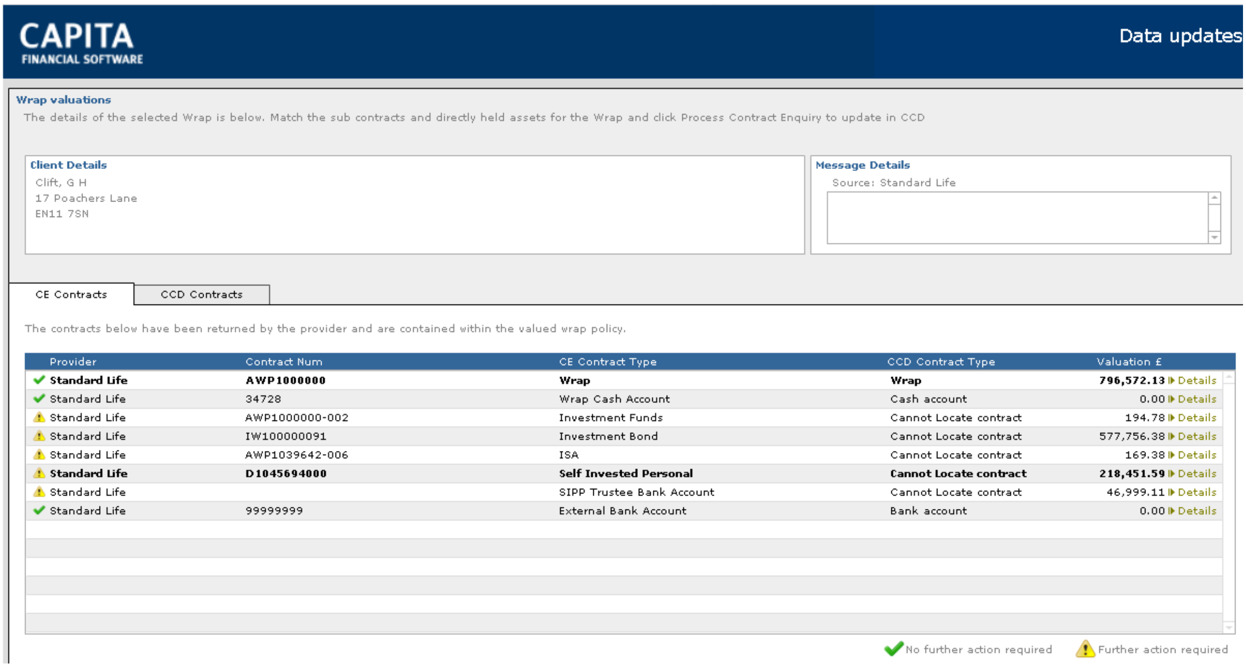
Select as appropriate.

Dealing with the Valuation

Once the value has been received, navigate to **Updates > Received** to access the valuation message.



Click onto the message and the following will appear:

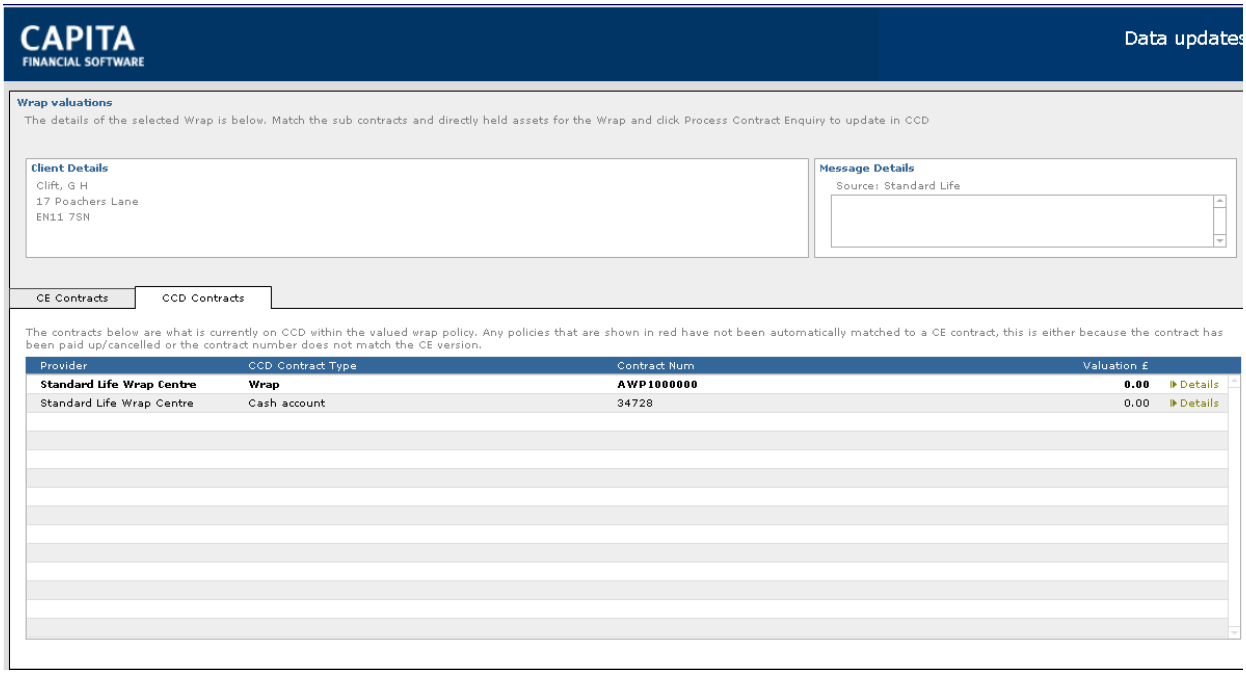


Provider	Contract Num	CE Contract Type	CCD Contract Type	Valuation £	
Standard Life	**AWP1000000**	**Wrap**	**Wrap**	**796,572.13**	Details
Standard Life	34728	Wrap Cash Account	Cash account	0.00	Details
Standard Life	AWP1000000-002	Investment Funds	Cannot Locate contract	194.78	Details
Standard Life	IW100000091	Investment Bond	Cannot Locate contract	577,756.38	Details
Standard Life	AWP1039642-006	ISA	Cannot Locate contract	169.38	Details
Standard Life	**D1045694000**	**Self Invested Personal**	**Cannot Locate contract**	**218,451.59**	Details
Standard Life		SIPP Trustee Bank Account	Cannot Locate contract	46,999.11	Details
Standard Life	99999999	External Bank Account	Bank account	0.00	Details

The items showing in bold on the **CE Contracts** tab are the WRAP and also a SIPP which is a Contract within the WRAP.

- If the item has this icon at the beginning of the line ✔, no further action is needed.
- If the item has this icon at the beginning of the line ⚠, some work is required.

Within the **CCD Contracts** tab is a list of all the contracts currently set up on CCD.

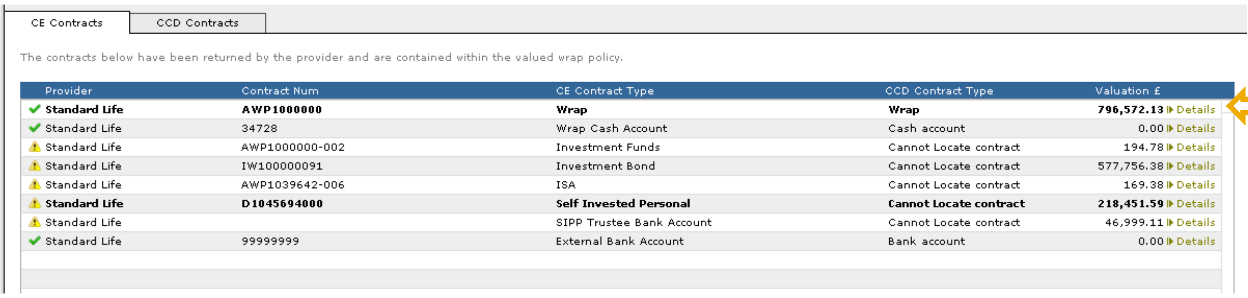


Provider	CCD Contract Type	Contract Num	Valuation £	
Standard Life Wrap Centre	**Wrap**	**AWP1000000**	**0.00**	Details
Standard Life Wrap Centre	Cash account	34728	0.00	Details

There is nothing to do in this tab, it is for information only.

Dealing with Exceptions

Moving back to the CE Contracts tab, any item with the ⚠ will need to have some work done.

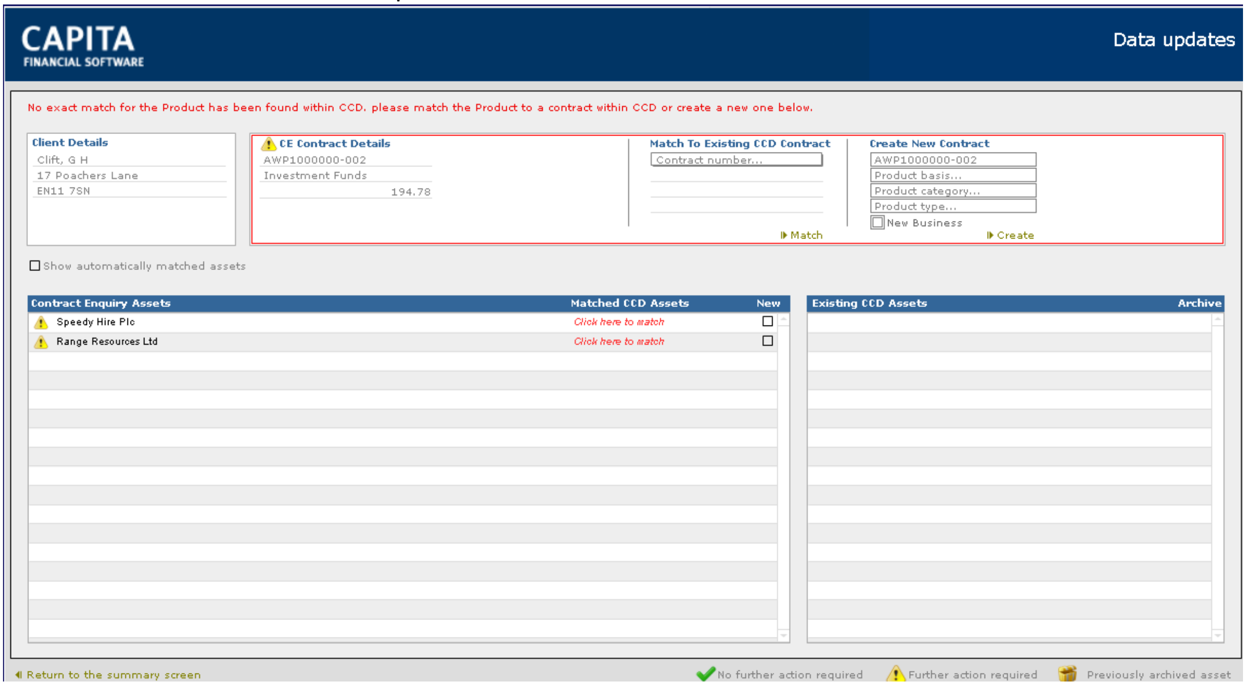


CE Contracts | CCD Contracts

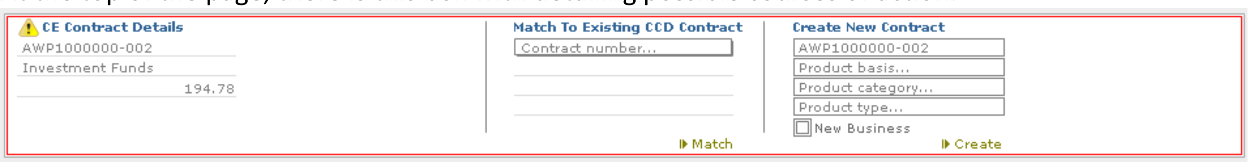
The contracts below have been returned by the provider and are contained within the valued wrap policy.

Provider	Contract Num	CE Contract Type	CCD Contract Type	Valuation £
Standard Life	AWP1000000	Wrap	Wrap	796,572.13 Details
Standard Life	34728	Wrap Cash Account	Cash account	0.00 Details
Standard Life	AWP1000000-002	Investment Funds	Cannot Locate contract	194.78 Details
Standard Life	IW100000091	Investment Bond	Cannot Locate contract	577,756.38 Details
Standard Life	AWP1039642-006	ISA	Cannot Locate contract	169.38 Details
Standard Life	D1045694000	Self Invested Personal	Cannot Locate contract	218,451.59 Details
Standard Life		SIPP Trustee Bank Account	Cannot Locate contract	46,999.11 Details
Standard Life	99999999	External Bank Account	Bank account	0.00 Details

Click onto the **Details** button at the end of the line of the first item to be dealt with and you will be taken into the details of the exception.



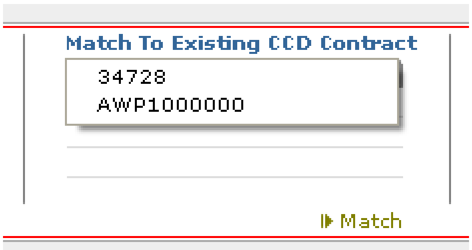
At the top of the page, there is this box with detailing possible courses of action.



The options are:

- Try to match to an existing contract
- Create a new contract

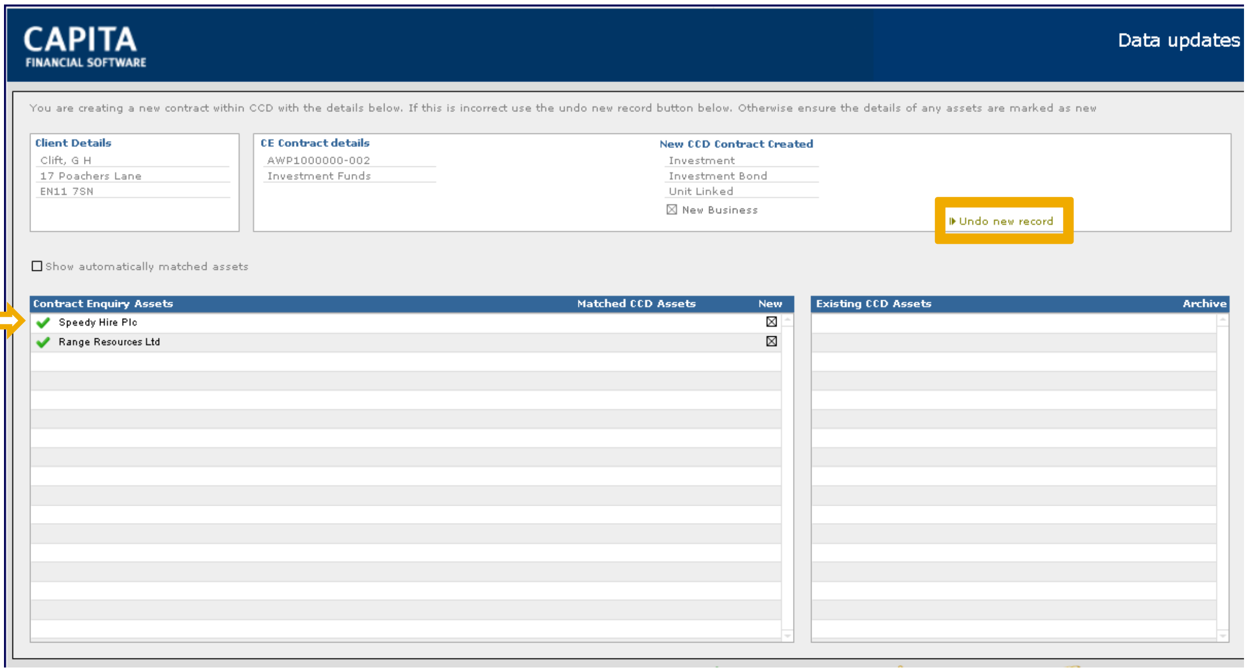
To try to match to an existing contract, click into the drop down list **Contract number**.



Select the appropriate contract number and then click **Match**.

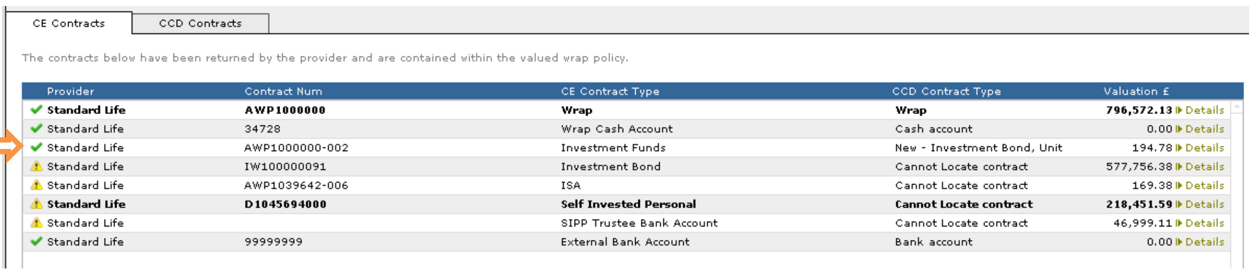
If the contract does not exist on CCD, then a new Contract will need to be set up.

Click into the fields and complete as appropriate and once done, click **Create**. Once done, the new contract will now show.



There is a button here to **undo new record** if required. Now this has been completed, use the 

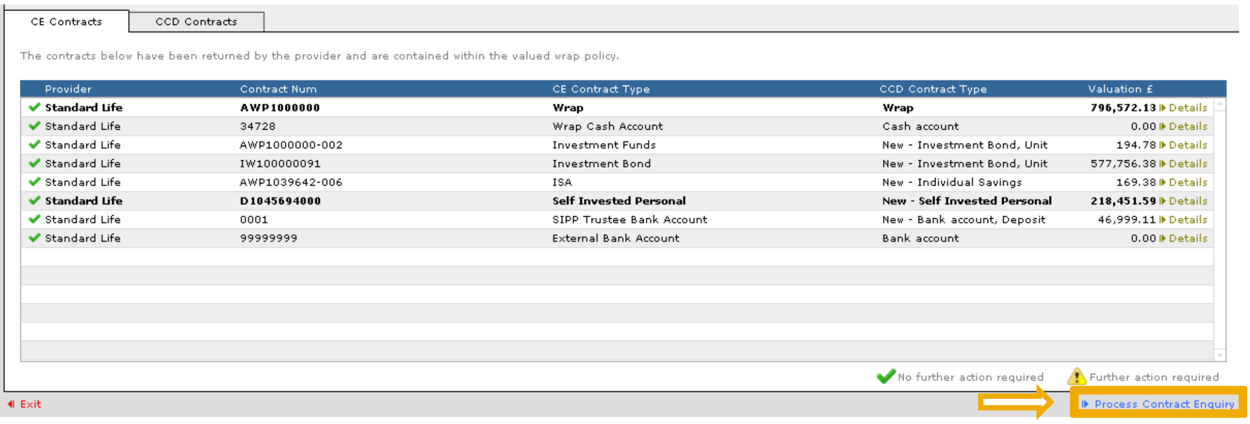
(located bottom left hand of the screen). The will have changed to a .



Carry and complete the other exceptions in the list.

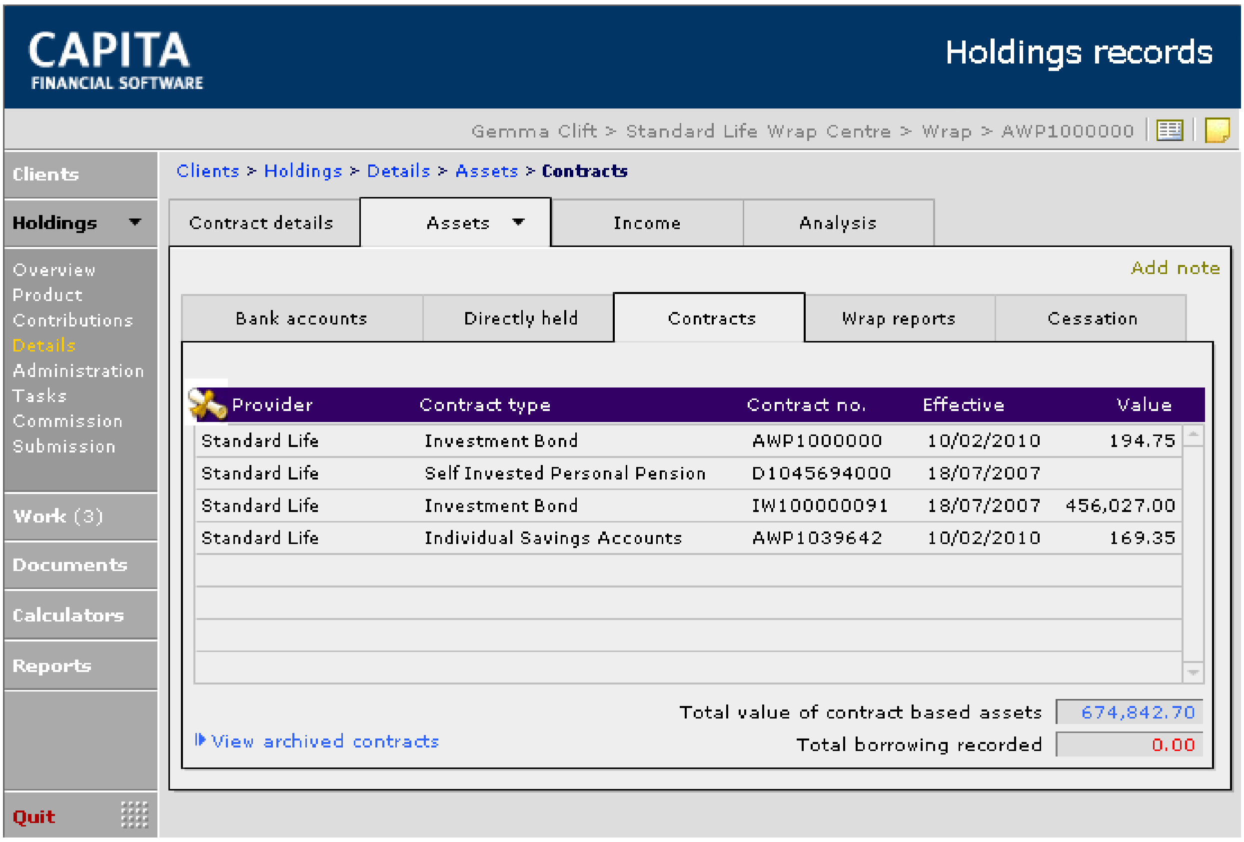
Once all have been completed, all items will have a tick at the beginning of each line, now use the

Process Contract Enquiry message.



Once the message has been processed, the new contracts will have been set up against the WRAP.

Updating CCD



When using CE to add assets to the WRAP, only the assets within the WRAP will be set up, the contributions won't be. Therefore to ensure that this record is kept fully up to date, contributions will need to be recorded in the normal way.

For further information relating to this, please use a **Complex Holdings** User Guide.